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STATEMENTS OF CONDITION

OF

STATE BANKS

AND

INDUSTRIAL BANKS

IN THE

STATE OF COLORADO

AS OF

December 31, 1980



Prepared and issued by
DIVISION OF BANKING
Department of Regulatory Agencies
325 State Office Building
Denver, Colorado 80203

Report No. 71

PREFACE

The information contained in this report has been compiled from the annual reports of condition submitted by all State chartered commercial and industrial banks in compliance with the provisions of Section 11-2-109, C.R.S. 1973, as amended.

Publication and distribution of this report is made in accordance with the provisions of Section 11-2-110 and Section 24-30-208, C.R.S. 1973.

The purpose of this report is to provide factual and statistical information that may be used by financial institutions and others engaged in economic studies, and by those who might otherwise be influenced by its contents.

HARRY BLOOM
State Bank Commissioner

Report No. 71

STATE OF COLORADO

DIVISION OF BANKING

HARRY BLOOM
State Bank Commissioner

MERLE E. ALBRECHT
Chief Deputy State Bank Commissioner

BANK EXAMINER C

Gerald Curtis Daniel A. Gloekler

BANK EXAMINER B

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Kenneth L. Bruning	E. Earl Penwell
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Kenneth R. Ehrich	John C. Rose
Virginia Greenwalt-Belmain	Raymond Schorn
Victor A. Hangar	James Stewart
Bob Hinton	Richard W. Thomason
Rosemary F. Isbell	David Webb
R. Chuck Krieger	Richard D. Woodward
Kenneth E. Malskeit	

BANK EXAMINER A

Margaret A. Chalmers	Robert O. Farmer
Michael M. Chevarria	Ronald R. Roberts
Milad Fam	Andrew F. Shaw

SENIOR SYSTEMS ANALYST

Leonard A. Reish

CREDIT UNION EXAMINER

John H. Langenberg	Lee B. Woodbury
C. John Uebelhoer	Richard R. Woodruff

Julia Swearingen
Administrative Officer

Farrell R. Carroll
Secretary

Charmaine Baskall
Secretary

Mary E. Wood
Secretary

Daisy Gardner
Typist

COLORADO STATE BANKING BOARD

HARRY BLOOM
Chairman

STEVEN K. BOSLEY
Term Expires July 1, 1981

CHARLES R. SILLSTROP
Term Expires July 1, 1981

CHARLES M. DOSH
Term Expires July 1, 1983

ROBERT T. HAVER
Term Expires July 1, 1983

ROBERT L. QUIMBY
Term Expires July 1, 1985

ROBERT E. TREGO
Term Expires July 1, 1985

NEW BANK CHARTERS APPROVED AND ISSUED

<u>Date Charter Issued</u>	<u>Name and Bank Location</u>	<u>Capital</u>	<u>Surplus</u>	<u>Undivided Profits</u>
January 2, 1980	Mountain Valley Bank, Conifer	\$150,000.00	\$150,000.00	\$100,000.00
January 24, 1980	Pueblo Boulevard Bank, Pueblo	350,000.00	250,000.00	100,000.00
February 26, 1980	Denver West Bank & Trust, Golden	500,000.00	400,000.00	100,000.00
March 31, 1980	Valley Bank & Trust, Glenwood Springs	300,000.00	200,000.00	150,000.00
April 7, 1980	Colorado Bank - Tech Center, Greenwood Village	800,000.00	500,000.00	200,000.00
June 9, 1980	Commerce Bank, Fort Collins	400,000.00	300,000.00	150,000.00
August 8, 1980	First Mining & Exchange Bank, Leadville	500,000.00	250,000.00	100,000.00
September 22, 1980	Fidelity Bank & Trust, Aurora	350,000.00	250,000.00	100,000.00
September 29, 1980	Bank of Clifton, Clifton	604,000.00	604,000.00	302,000.00
September 30, 1980	Independent State Bank of Colorado, Denver	750,000.00	500,000.00	250,000.00
October 6, 1980	Columbine Valley Bank & Trust, Littleton	600,000.00	300,000.00	100,000.00
November 13, 1980	Orchard Valley Bank, Englewood	500,000.00	400,000.00	100,000.00
December 4, 1980	Charter Bank & Trust, Englewood	500,000.00	400,000.00	100,000.00

CAPITAL STOCK CHANGES
During Calendar Year - 1980

<u>Name and Bank Location</u>	<u>Increase</u>	<u>Name and Bank Location</u>	<u>Increase</u>
Bank of Breckenridge, Breckenridge	\$200,000.00	Middle Park Bank, Granby	\$400,000.00
Citizens State Bank, Cortez	50,000.00	First State Bank, Hotchkiss	275,000.00
Mid-States Bank, Denver	924,000.00	Kiowa State Bank, Kiowa	200,000.00
Southeast State Bank, Denver	300,000.00	Jefferson Bank South, Lakewood	400,000.00
Southwest State Bank, Denver	500,000.00	Chatfield Bank, Littleton	600,000.00
First Bank of Eagle, Eagle	130,000.00	Citizens Bank of Pagosa Springs, Pagosa Spgs.	150,000.00
Centennial State Bank of Colorado, Englewood	375,000.00	First Bank of Vail, Vail	700,000.00
Estes Park Bank, Estes Park	150,000.00	Bank of Winter Park, Winter Park	21,000.00
Bank of Glenwood, Glenwood Springs	550,000.00	Park State Bank, Woodland Park	80,000.00
Golden State Bank, Golden	224,000.00		

AMENDMENTS TO RULES AND REGULATIONS
OF THE COLORADO STATE BANKING BOARD
During Calendar Year 1980

- CB-1.10 Protests to applications for charter. (a) Any person, firm or corporation desiring to protest an application for charter for a proposed bank shall file with the Commissioner a notice of protest within 60 days after the date of the Commissioner's notice of filing application, as contemplated by C.R.S. 1973, 11-3-109 (3). Any new bank granted preliminary approval subsequent to the 60-day period shall not be barred by this rule from protesting an application for charter.
- (b) For each application as to which notice of filing pursuant to C.R.S. 1973, 11-3-109 (3) has been sent, prior to November 1, 1979, and notice of hearing pursuant to C.R.S. 1973, 11-3-110 (5) has not been sent by that date, notice shall be sent and published by November 15, 1979, notifying all persons who wish to protest to file a notice of protest with the Commissioner by January 15, 1980.
- (c) Any protestant desiring to file a motion to dismiss a charter application based upon defects in the application or in the notice of filing pursuant to C.R.S. 1973, 11-3-109 (3) shall file such motion within 30 days after the deadline for filing notice of protest.

CB-101.8 Interest Rates.

- (a) Single or multiple time deposits. (1) Deposits of \$100,000 or more. There is no maximum rate of interest presently prescribed on any single or multiple maturity time deposit of \$100,000 or more.
- (b) Deposits of less than \$100,000. Except as provided in (a), (c), (d), (e), and (f) no bank shall pay interest on any single or multiple maturity time deposit of less than \$100,000 at a rate in excess of the applicable rate under the following schedule:

<u>Maturity or Maturity Intervals</u>	<u>Maximum Percent Per Annum</u>
14 days or more but less than 90 days. . . .	5 1/4
90 days or more but less than 1 year	5 3/4
1 year or more but less than 30 months . . .	6
30 months or more but less than 4 years. . .	6 1/2
4 years or more but less than 6 years. . . .	7 1/4
6 years or more but less than 8 years. . . .	7 1/2
8 years or more.	7 3/4

(c) Time deposits of less than \$100,000 with maturities

2 1/2 years or more. Except as provided in paragraphs (a),

(b), (e), and (f), beginning on Thursday of every other week, a bank may pay interest on any non-negotiable time deposit with a maturity of 2 1/2 years or more at a rate not to exceed the higher of one-quarter of one percent below the average 2 1/2 year yield for United States Treasury securities as determined and announced by the United States Department of the Treasury immediately prior to such Thursday, or 9.25 percent. The average 2 1/2 year yield will be rounded by the United States Department of the Treasury to the nearest 5 basis points. In no event shall the rate of interest paid exceed 11.75 percent. A bank may offer this category of time deposit to all depositors. However, a bank may pay interest on any non-negotiable time deposit with a maturity of 2 1/2 years or more which consists of funds deposited to the credit of, or in which the entire beneficial interest is held by:

(1) the United States, any State of the United States, or any county, municipality or political subdivision thereof, the District of Columbia, the Commonwealth of Puerto Rico, the Virgin Islands, American Samoa, Guam, or political subdivision thereof; or

(2) an individual pursuant to an Individual Retirement account agreement or Keogh (H.R. 10) Plan established pursuant to 26 U.S.C. (I.R.C. 1954) Sections 408, 401, at a rate not to exceed the ceiling rate payable on the same category of deposit by any Federally insured savings and loan association or mutual savings bank.

(d) Variable rate time deposits of less than \$100,000.

Except as provided in sections (a), (b), and (e), a bank may pay interest on any non-negotiable time deposit of \$10,000 or more, with a maturity of 26 weeks, at a rate not to exceed 25 basis points above the rate established (auction average on a discount basis) for United States Treasury bills with maturities of 26 weeks issued on or immediately prior to the date of deposit. A bank may pay a minimum ceiling rate of 7 3/4 percent regardless of the Treasury Bill rate. Rounding each rate to the next higher rate is not permitted. A bank may not compound interest during the term of this deposit. During the period May 29, 1980 through November 30, 1980, a bank may renew maturing 26-week Money Market Certificates with the same depositor at a rate of interest equal to the ceiling rate of interest payable on such certificates by mutual savings banks and savings and loan associations. A bank may offer this category of time deposit to all depositors. However, a bank may pay interest on any non-negotiable time deposit of \$10,000 or more with a maturity of 26 weeks which consists of funds deposited to the credit of, or in which the entire beneficial interest is held by:

(1) the United States, any State of the United States, or any county, municipality or political subdivision thereof, the District of Columbia, the Commonwealth of Puerto Rico, the Virgin Islands, American Samoa, Guam, or political subdivision thereof; or

(2) an individual pursuant to an Individual Retirement Account agreement or Keogh (H.R.) Plan established pursuant to 26 U.S.C. (I.R.C. 1954) Sections 408, 401 at a rate not to exceed the ceiling rate payable on the same category of deposit by any Federally insured savings and loan association or mutual savings bank.

(e) Governmental time deposits of less than \$100,000. Except as provided in paragraphs (a), (c) and (d) no bank shall pay

interest on any time deposit which consists of funds deposited to the credit of, or which the entire beneficial interest is held by, the United States, any state of the United States, or any county, municipality, or political subdivision thereof, the District of Columbia, the Commonwealth of Puerto Rico, the Virgin Islands, American Samoa, Guam, or political subdivisions thereof, at a rate in excess of 8 percent.

(f) Individual Retirement Accounts and Keogh (H.R. 10) plan deposits. Except as provided in (a), (c) and (d) above a bank may pay interest on any time deposit with a maturity of three years or more which consists of funds deposited to the credit of, or in which the entire beneficial interest is held by, an individual pursuant to an Individual Retirement Account agreement or Keogh (H.R.10) plan established pursuant to 26 U.S.C. § 408 or 26 U.S.C. § 401, at a rate not in excess of 8 percent.

(g) Multiple maturity time deposit. The term "multiple maturity time deposit" means any time deposit (1) that is payable at the depositor's option on more than one date, whether on a specified date or at the expiration of a specified time after the date of deposit (e.g., a deposit payable at the option of the depositor either three months or six months after the date of deposit), (2) that is payable after written notice of withdrawal, or (3) with respect to which the underlying instrument or contract or any informal understanding or agreement provides for automatic renewal at maturity.

(h) Savings deposits. No bank shall pay interest at a rate in excess 5 1/4 percent on any passbook savings. Provided, however, that no bank shall pay interest at a rate in excess of 5 percent on any savings deposit that is subject to negotiable orders of withdrawal, the issuance of which is authorized by Federal law.

(i) In calculating the rate of interest paid, the effects of compounding of interest may be disregarded. A bank electing

to compound interest, either at the maximum permissible rate or at a lower rate, shall state the basis of such compounding (such as semi-annually, quarterly, monthly, weekly, daily, or continuously) in every advertisement, announcement, solicitation, or agreement relating to the rate of interest paid on a deposit.

Cb-101.9 Penalty for early withdrawals.

(a) Where a time deposit with an original maturity of three months or more to one year, or any portion thereof, is paid before maturity, a depositor shall forfeit an amount at least equal to three months of interest earned, or that could have been earned, on the amount withdrawn at the nominal (simple interest) rate being paid on the deposit, regardless of the length of time the funds withdrawn have remained on deposit. Where a time deposit with an original maturity of less than three months, or any portion thereof, is paid before maturity, a depositor shall forfeit an amount at least equal to the amount of interest that could have been earned on the amount withdrawn at the nominal (simple interest) rate being paid on the deposit had the funds remained on deposit until maturity. Where a time deposit with an original maturity of more than one year, or any portion thereof, is paid before maturity, a depositor shall forfeit an amount at least equal to six months of interest earned, or that could have been earned, on the amount withdrawn at the nominal (simple interest) rate being paid on the deposit, regardless of the length of time the funds withdrawn have remained on deposit. Where necessary to comply with the requirements of this paragraph, any interest already paid to or for the account of the depositor shall be deducted from the amount requested to be withdrawn. Any amendment of a time deposit contract that results in an increase in the rate of interest paid or in a reduction in the maturity of the deposit constitutes a payment of the time deposit before maturity. A time deposit may be paid before maturity without a forfeiture of interest as prescribed by

this paragraph in the following circumstances:

(1) Where a bank pays all or a portion of a time deposit representing funds contributed to an Individual Retirement Account or Keogh (H.R. 10) Plan established pursuant to 26 U.S.C. (I.R.C. 1954) §§ 401, 408 when the individual for whose benefit the account is maintained attains the age 59 1/2 or is disabled (as defined in 26 U.S.C. (I.R.C. 1954) § 72 (m)(7)) or thereafter; or (2) where a bank pays that portion of a time deposit on which Federal deposit insurance has been lost as the result of the merger of two or more Federally insured banks in which the depositor previously maintained separate time deposits for a period of one year from the date of the merger. A time deposit must be paid before maturity without a forfeiture of interest as prescribed by this paragraph in the following circumstances:

(1) Where a bank pays all or a portion of a time deposit upon the death of any owner of the time deposit funds; or (2) Where a bank pays all or a portion of a time deposit when the owner of a time deposit is determined to be legally incompetent by a court or other administrative body of competent jurisdiction.

(b) Under a time deposit agreement where subsequent deposits reset the maturity of the entire account, each deposit maintained in the account for at least a period equal to the original maturity of the deposit may be regarded as having matured individually and been redeposited at intervals equal to such period. When a time deposit is payable only after notice, for funds on deposit for at least the notice period, the penalty for early withdrawal shall be imposed for at least the notice period.

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COMPARATIVE ABSTRACT

Showing Condition of State Banks in the State of Colorado
At the Close of Business on the Dates Indicated

As Compiled by the Office of the State Bank Commissioner

	181 Banks	% to	175 Banks	Comparison
ASSETS	December 31, 1980	Total	September 30, 1980	Increase + Decrease -
Cash and Due From Banks	\$ 643,041	13.0	\$ 512,031	\$131,010 +
U.S. Treasury Securities	401,977	8.1	365,926	36,051 +
Obligations of U.S. Gov't. Agencies and Corp's.	99,139	2.0	85,620	13,519 +
Obligations of State and Political Subdivisions	520,838	10.4	506,878	13,960 +
Other Bonds, Notes, and Debentures	6,834	.1	5,208	1,626 +
Corporate Stock	3,610	-	3,319	291 +
Trading Account Securities	-0-	-	-0-	-0-
Federal Funds Sold	291,702	5.8	324,368	32,666 -
Loans	2,790,432	56.0	2,720,402	70,030 +
Direct Lease Financing	20,561	.4	20,610	49 -
Bank Premises, Furn. & Fixt.	97,893	2.0	89,935	7,958 +
Real Estate Owned Other Than Bank Premises	12,078	.2	13,307	1,229 -
Investments in Unconsolidated Subsidiaries	144	-	159	15 -
Customers' Liabilities	1,696	-	1,160	536 +
Other Assets	100,341	2.0	95,729	4,612 +
TOTAL ASSETS	\$4,990,286	100.0	\$4,744,652	\$245,634 +
<u>LIABILITIES</u>				
Deposits-Demand	1,517,588	30.4	1,380,715	136,873 +
" -Time	2,143,076	43.0	2,056,781	86,295 +
" -U.S. Government	15,865	.3	12,913	2,952 +
" -State and Political Subdivisions	400,051	8.0	457,586	57,535 -
" -Foreign Gov'ts. & Offi- cial Institutions	65,111	1.3	71,732	6,621 -
" -Commercial Banks	98,256	2.0	79,703	18,553 +
Certified & Officer Checks	61,953	1.2	58,874	3,079 +
Total Deposits	4,301,900	86.2	4,118,304	183,596 +
Federal Funds Purchased	158,455	3.2	109,433	49,022 +
Borrowed Money	18,818	.4	27,639	8,821 -
Mortgage Indebtedness	12,003	.2	10,155	1,848 +
Acceptances Outstanding	1,596	-	1,160	436 +
Other Liabilities	62,795	1.3	58,865	3,930 +
TOTAL LIABILITIES	4,555,567	91.3	4,325,556	230,011 +
Subordinated Notes & Debentures	15,349	.3	15,287	62 +
<u>EQUITY CAPITAL</u>				
Preferred Stock	2,300	-	2,300	-0-
Common Stock	102,725	2.1	97,694	5,031 +
Surplus	178,565	3.6	169,672	8,893 +
Undivided Profits	133,851	2.7	132,395	1,456 +
Contingencies & Capital	1,929	-	1,748	181 +
TOTAL EQUITY CAPITAL	419,370	8.4	403,809	15,561 +
TOTAL LIABILITIES AND EQUITY CAPITAL	\$4,990,286	100.0	\$4,744,652	\$245,634 +

ARVADA STATE BANK, ARVADA
Jefferson County

OFFICERS

C. E. Snow, President; James F. Marsico, Executive Vice President; Marlin D. Dixon, Senior Vice President and Cashier-Secretary; Carrold E. Burns, Vice President and Controller; Frank W. Huseman, Jr., Vice President and Security Officer; Chris Schmidt and Juan E. Evans, Vice Presidents; Shirley A. Stark, James B. Griebat and Alan K. Parker, Assistant Vice Presidents; Lou A. Christensen, Operations Officer.

DIRECTORS

William H. Wall, Jr., C. E. Snow, James F. Marsico, Peter M. Eggleston, and Peter G. Michas.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Dollars</u>
1. Cash and due from depository institutions		4,313
2. U.S. Treasury securities		5,093
3. Obligations of other U.S. Government agencies and corporations		200
4. Obligations of States and Political subdivisions in the United States		4,267
5. Other bonds, notes, and debentures		15
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	29,112	1,800
9. a. Loans, Total (excluding unearned income)	301	
b. Less: allowance for possible loan losses		
c. Loans, Net		28,911
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		211
12. Real estate owned other than bank premises		75
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		857
16. TOTAL ASSETS (sum of items 1 thru 15)		45,642
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		17,627
18. Time and savings deposits of individuals, partnerships, and corporations		19,593
19. Deposits of United States Government		61
20. Deposits of States and political subdivisions in the United States		2,367
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		113
23. Certified and officers' checks		693
24. TOTAL DEPOSITS (sum of items 17 thru 23)	18,602	40,454
a. Total demand deposits	21,852	
b. Total time and savings deposits		
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		42
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		460
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		40,956
31. Subordinated notes and debentures		300
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding none (Par Value)		
33. Common Stock a. No. shares authorized 73,250		733
b. No. shares outstanding 73,250 (Par Value)		
34. Surplus		2,305
35. Undivided profits		1,298
36. Reserve for contingencies and other capital reserves		50
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		4,386
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		45,642

NORTHWEST STATE BANK, ARVADA
Jefferson County

OFFICERS

Conrad Kern, President; Karl Sauer, Executive Vice President; Mike Hickman, Assistant Vice President; Glen Heuer, Cashier; R. G. Rogers, Controller; Marilyn Winter, Personnel Officer; Clem Huffles, Loan Officer; L. I. Paulson, Secretary-Treasurer; and Scott Edwards, Auditor.

DIRECTORS

Larry A. Mizel, Emil Hecht, L. I. Paulson, William B. Kemper, John Andrew Love, Donald P. Shwayder, Philip D. Winn, Norman Brownstein, Donald L. Kortz, Michael A. Feiner, and Dudley Martens.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,055
2. U.S. Treasury securities		1,256
3. Obligations of other U.S. Government agencies and corporations		1,220
4. Obligations of States and Political subdivisions in the United States		1,309
5. Other bonds, notes, and debentures		34
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	9,731	
b. Less: allowance for possible loan losses	96	
c. Loans, Net		9,635
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		197
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		187
16. TOTAL ASSETS (sum of items 1 thru 15)		14,833
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		5,973
18. Time and savings deposits of individuals, partnerships, and corporations		7,020
19. Deposits of United States Government		20
20. Deposits of States and political subdivisions in the United States		32
21. Deposits of Foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		333
24. TOTAL DEPOSITS (sum of items 17 thru 23)		13,378
a. Total demand deposits	6,359	
b. Total time and savings deposits	7,020	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		125
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		13,503
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 80,000		
b. No. shares outstanding 80,000 (Par Value)		400
34. Surplus		600
35. Undivided profits		390
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,390
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		14,893

THE BANK OF ASPEN, ASPEN
Pitkin County

OFFICERS

James W. Patterson, President; Harvey D. Hoff, Executive Vice President and Secretary; Jamie Mullikin, Vice President and Cashier; Robert Bergener, M. A. DiSabatino, Jr., and Roy F. Gillmore, Vice Presidents; Ed Irwin, Assistant Vice President; Nick Olmsted, Linda Mathias, Colleen Eke-Clapper and Jody Anthes, Assistant Cashiers.

DIRECTORS

James W. Patterson, E. Robert Gordon, Richard J. Meeker, Harvey D. Hoff.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		5,072
2. U.S. Treasury securities		1,708
3. Obligations of other U.S. Government agencies and corporations		148
4. Obligations of States and Political subdivisions in the United States		6,593
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		28
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	31,427	
b. Less: allowance for possible loan losses	275	
c. Loans, Net		31,152
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,579
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		1,190
16. TOTAL ASSETS (sum of items 1 thru 15)		47,870
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		14,509
18. Time and savings deposits of individuals, partnerships, and corporations		19,244
19. Deposits of United States Government		126
20. Deposits of States and political subdivisions in the United States		5,392
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		44
23. Certified and officers' checks		1,077
24. TOTAL DEPOSITS (sum of items 17 thru 23)		40,392
a. Total demand deposits	16,945	
b. Total time and savings deposits	23,447	
25. Federal funds purchased and securities sold under agreements to repurchase		1,100
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		1,392
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		803
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		43,687
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 10,000		
b. No. shares outstanding 10,000 (Par Value)		1,000
34. Surplus		1,333
35. Undivided profits		1,690
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		4,183
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		47,870

PITKIN COUNTY BANK & TRUST COMPANY
Aspen
Pitkin County

OFFICERS

Carl O. Harbage, President; Lance R. Michaels, Vice President;
Sharron K. Summers and Ruth Ann Goodspeed, Assistant Cashiers;
and Karen LaMaster, Installment Loan Officer.

DIRECTORS

William G. Clark, Carl O. Harbage, Sumner Downing, Morton Heller, Carol Ann Kopf, Patricia Maddaloni, Robert Oden, John Schuhmacher, Jr., and Earl Vance.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		6,107
2. U.S. Treasury securities		1,929
3. Obligations of other U.S. Government agencies and corporations		645
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		1,296
6. Federal Reserve stock and corporate stock		31
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		3,250
9. a. Loans, Total (excluding unearned income)	3,763	
b. Less: allowance for possible loan losses	12	
c. Loans, Net		3,751
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		311
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		292
16. TOTAL ASSETS (sum of items 1 thru 15)		17,603
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		4,693
18. Time and savings deposits of individuals, partnerships, and corporations		9,483
19. Deposits of United States Government		19
20. Deposits of States and political subdivisions in the United States		1,120
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		344
24. TOTAL DEPOSITS (sum of items 17 thru 23)		15,619
a. Total demand deposits	5,016	
b. Total time and savings deposits	10,603	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		404
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		171
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		16,194
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 65,000		
b. No. shares outstanding 65,000 (Par Value)		650
34. Surplus		390
35. Undivided profits		369
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,409
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		17,603

CENTRAL BANK OF AURORA, AURORA
Arapahoe County

OFFICERS

Larry G. Matthes, President; John M. McLaughlin, Vice President and Cashier; Norman Schutz, Assistant Vice President; Ruby Lee and Carol Brinegar, Operations Officers.

DIRECTORS

Mads Anderson, Max G. Brooks, Lou Cohn, Joseph R. Lincoln, Larry G. Matthes, and R.W. Rider.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,797
2. U.S. Treasury securities		3,446
3. Obligations of other U.S. Government agencies and corporations		400
4. Obligations of States and Political subdivisions in the United States		1,628
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		550
9. a. Loans, Total (excluding unearned income)	9,055	
b. Less: allowance for possible loan losses	109	
c. Loans, Net		8,946
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		513
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		262
16. TOTAL ASSETS (sum of items 1 thru 15)		17,542
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		9,156
18. Time and savings deposits of individuals, partnerships, and corporations		6,609
19. Deposits of United States Government		12
20. Deposits of States and political subdivisions in the United States		12
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		243
24. TOTAL DEPOSITS (sum of items 17 thru 23)		16,032
a. Total demand deposits	9,422	
b. Total time and savings deposits	6,610	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		54
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		16,086
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 20,000 (Par Value)		
b. No. shares outstanding 20,000 (Par Value)		200
34. Surplus		500
35. Undivided profits		756
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,456
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		17,542

CITIZENS BANK OF AURORA, AURORA
Adams CountyOFFICERS

James C. Lewien, President; Paul A. Hutt and Mercille R. Howes, Vice Presidents; Martin H. Gossenauer, Jr., Vice President and Cashier; Herb vonGoetz, Assistant Vice President; Debra J. Renfro, Assistant Cashier; Marjorie A. Kimbrough, Secretary; and Alan E. McGinnity, Operations Officer.

DIRECTORS

Joseph D. Freund, J. E. Manning, Sr., Richard O. Campbell, Paul V. Murray, James C. Lewien, Dwight C. Rider, Lester D. Pedicord, and David Butler.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,611
2. U.S. Treasury securities		2,331
3. Obligations of other U.S. Government agencies and corporations		599
4. Obligations of States and Political subdivisions in the United States		464
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,100
9. a. Loans, Total (excluding unearned income)	8,950	
b. Less: allowance for possible loan losses	84	
c. Loans, Net		8,866
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		179
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		251
16. TOTAL ASSETS (sum of items 1 thru 15)		15,431
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		6,749
18. Time and savings deposits of individuals, partnerships, and corporations		7,024
19. Deposits of United States Government		57
20. Deposits of States and political subdivisions in the United States		160
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		164
24. TOTAL DEPOSITS (sum of items 17 thru 23)		14,154
a. Total demand deposits	7,019	
b. Total time and savings deposits	7,135	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		131
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		14,285
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 50,000		
b. No. shares outstanding 40,300 (Par Value)		403
34. Surplus		568
35. Undivided profits		175
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,146
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		15,431

FIDELITY BANK AND TRUST, AURORA
Arapahoe County

OFFICERS

Merlynn M. Olson, President; Polly Berry, Cashier; Larry J. Shick, Vice President.

DIRECTORS

Mike A. Leprino, Alan R. Kris, Anthony M. Dursey, John W. O'Dorisio, Donald W. Kehr, Merlynn M. Olson, Charles M. De Belle.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		523
2. U.S. Treasury securities		290
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		24
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		400
9. a. Loans, Total (excluding unearned income)	546	
b. Less: allowance for possible loan losses		
c. Loans, Net		546
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		218
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		34
16. TOTAL ASSETS (sum of items 1 thru 15)		2,135
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		627
18. Time and savings deposits of individuals, partnerships, and corporations		561
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		61
24. TOTAL DEPOSITS (sum of items 17 thru 23)		1,249
a. Total demand deposits	693	
b. Total time and savings deposits	561	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		6
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		1,255
31. Subordinated notes and debentures		80
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 10,000 (Par Value)		
b. No. shares outstanding 10,000 (Par Value)		500
34. Surplus		300
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		800
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		2,135

JEFFERSON BANK EAST, AURORA
Arapahoe County

OFFICERS

Marvin Moll, President; Elizabeth Frederick, Executive Vice President;
Robert Yaich, Vice President; Scott Williams, Assistant Vice President;
and Brian Kenna, Cashier;

DIRECTORS

Marvin Moll, Daniel Moll, David Moll, Douglas Moll, and Elizabeth Frederick.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,715
2. U.S. Treasury securities		765
3. Obligations of other U.S. Government agencies and corporations		600
4. Obligations of States and Political subdivisions in the United States		4,111
5. Other bonds, notes, and debentures		169
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	4,484	
b. Less: allowance for possible loan losses	7	
c. Loans, Net		4,477
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		863
12. Real estate owned other than bank premises		7
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		16
15. Other assets		269
16. TOTAL ASSETS (sum of items 1 thru 15)		12,992
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		5,723
18. Time and savings deposits of individuals, partnerships, and corporations		3,374
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		500
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		366
24. TOTAL DEPOSITS (sum of items 17 thru 23)		9,963
a. Total demand deposits	6,089	
b. Total time and savings deposits	3,374	
25. Federal funds purchased and securities sold under agreements to repurchase		1,775
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		16
29. Other liabilities		28
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		11,782
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 25,000		
b. No. shares outstanding 25,000 (Par Value)		250
34. Surplus		650
35. Undivided profits		310
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,210
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		12,992

THE PEOPLES BANK & TRUST COMPANY, AURORA
Adams County

OFFICERS

Homer A. Lyle, President; Paul R. Hood, Executive Vice President;
R. D. Rasmussen, Robert Midcap, Bob Brozovich and R. V. Plummer, Vice
Presidents; Jack L. Houchen, Vice President and Trust Officer; Mary
Antolini, Cashier; Doris Davis and C. E. Knapp, Assistant Vice Presidents;
D. C. Lenocker, Comptroller.

DIRECTORS

Ronald E. Chism, F. R. Fuller, John F. Harper, Homer A. Lyle, Gen. Joseph C.
Moffitt, Thomas W. Nevin, George L. Strike, Louis N. Strike, Edward M. Willis.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thous.</u>
1. Cash and due from depository institutions		4,787
2. U.S. Treasury securities		3,429
3. Obligations of other U.S. Government agencies and corporations		4,994
4. Obligations of States and Political subdivisions in the United States		2,833
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		500
9. a. Loans, Total (excluding unearned income)	26,721	
b. Less: allowance for possible loan losses	333	
c. Loans, Net		26,388
10. Lease financing receivables		1,168
11. Bank premises, furniture and fixtures, and other assets representing bank premises		858
12. Real estate owned other than bank premises		403
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		816
16. TOTAL ASSETS (sum of items 1 thru 15)		46,222
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		17,093
18. Time and savings deposits of individuals, partnerships, and corporations		18,490
19. Deposits of United States Government		49
20. Deposits of States and political subdivisions in the United States		4,691
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		6
23. Certified and officers' checks		665
24. TOTAL DEPOSITS (sum of items 17 thru 23)		40,994
a. Total demand deposits	19,105	
b. Total time and savings deposits	21,889	
25. Federal funds purchased and securities sold under agreements to repurchase		100
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		605
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		41,699
31. Subordinated notes and debentures		50
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 87,500 (Par Value)		
b. No. shares outstanding 87,500 (Par Value)		875
34. Surplus		2,550
35. Undivided profits		1,048
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		4,473
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		46,222

SOUTHEAST STATE BANK OF AURORA, AURORA
Arapahoe County

OFFICERS

L. I. Paulson, President; Andrew N. Peterie, Executive Vice President; Craig Tische, Loan Officer; Gregg Kinney, Cashier; Barbara Sanders, Assistant Cashier; R. G. Rogers, Controller, and Scott Edwards, Auditor.

DIRECTORS

Larry A. Mizel, Emil Hecht, L. I. Paulson, William B. Kemper, John Andrew Love, Donald P. Shwayder, Philip D. Winn, Norman Brownstein, Donald L. Kortz, and Michael A. Feiner.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions	1,123	
2. U.S. Treasury securities	400	
3. Obligations of other U.S. Government agencies and corporations	500	
4. Obligations of States and Political subdivisions in the United States	1,003	
5. Other bonds, notes, and debentures	13	
6. Federal Reserve stock and corporate stock	30	
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	2,625	
9. a. Loans, Total (excluding unearned income)	5,566	
b. Less: allowance for possible loan losses	49	
c. Loans, Net	5,517	
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	67	
12. Real estate owned other than bank premises	136	
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	133	
16. TOTAL ASSETS (sum of items 1 thru 15)	11,947	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	5,073	
18. Time and savings deposits of individuals, partnerships, and corporations	3,307	
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks	1,822	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	10,202	
a. Total demand deposits	6,895	
b. Total time and savings deposits	3,307	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	162	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	10,364	
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 50,000		
b. No. shares outstanding 50,000 (Par Value)	500	
34. Surplus	500	
35. Undivided profits	183	
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,183	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	11,947	

UNITED BANK OF AURORA, AURORA
Arapahoe CountyOFFICERS

J. K. Hazlett, President, C. B. Wampler, Senior Vice President, Jack C. Heimbichner, Senior Vice President and Cashier; Arden A. Krogerud and Rick K. Richard, Vice Presidents; F. E. Kilgore, Personal Banking Officer; Kay Abbot, Marketing Officer; Daryl Collier, Collection Officer; Peter Wimpffen, Operations and Security Officer; John Cox, Commercial Loan Officer; Carole Costello, Loan Operations Officer; and Ann Standerfer, Personnel Officer.

DIRECTORS

J. K. Hazlett, C. B. Strair, Dr. James M. Liggett, William C. Hinkley, John D. Saviers, Lyall D. Engelstad, William E. Hutchinson, Michael D. Nevin, and Taylor L. Stephens.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions	1,399	
2. U.S. Treasury securities	5,047	
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States	6,491	
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal funds sold and securities purchased under agreements to resell	2,000	
9. a. Loans, Total (excluding unearned income)	24,733	
b. Less: allowance for possible loan losses	260	
c. Loans, Net	24,263	
10. Lease financing receivables	14	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	1,267	
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	1,055	
16. TOTAL ASSETS (sum of items 1 thru 15)	40,536	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	11,287	
18. Time and savings deposits of individuals, partnerships, and corporations	20,491	
19. Deposits of United States Government	29	
20. Deposits of States and political subdivisions in the United States	4,396	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks	483	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	36,686	
a. Total demand deposits	11,812	
b. Total time and savings deposits	24,874	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability or acceptances executed and outstanding		
29. Other liabilities	405	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	37,091	
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 7,500 (Par Value)		
b. No. shares outstanding 7,500 (Par Value)	750	
34. Surplus	1,750	
35. Undivided profits	945	
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	3,445	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	40,536	

THE BANK OF PARK COUNTY, BAILEY
Park County

OFFICERS

John P. Olson, Chairman of the Board; Frank C. M. Thornton, President;
David E. Heffelfinger, Cashier.

DIRECTORS

John P. Olson, Frank C.M. Thornton, Ellen E. Olsen, Dale G. Langford,
Lloyd L. London, Morris Burk, Carl F. Bisgaard, and William P. Moore.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		513
2. U.S. Treasury securities		349
3. Obligations of other U.S. Government agencies and corporations		747
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		13
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		50
9. a. Loans, Total (excluding unearned income)	2,207	
b. Less: allowance for possible loan losses	14	
c. Loans, Net		2,193
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		217
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		127
16. TOTAL ASSETS (sum of items 1 thru 15)		4,209
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,250
18. Time and savings deposits of individuals, partnerships, and corporations		1,487
19. Deposits of United States Government		7
20. Deposits of States and political subdivisions in the United States		828
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		73
24. TOTAL DEPOSITS (sum of items 17 thru 23)		3,645
a. Total demand deposits	1,440	
b. Total time and savings deposits	2,205	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		91
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		3,736
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 12,500		
b. No. shares outstanding 12,500 (Par Value)		125
34. Surplus		275
35. Undivided profits		73
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		473
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		4,209

BANK OF BASALT, BASALT
Eagle CountyOFFICERS

J. Robert Young, Chairman of the Board, Richard W. Ducic, President; Stephen Briggs, Cashier and Assistant Vice President; H. David Scruby, Assistant Cashier; Jo Loyd, Operations Officer; and William B. Vollbracht, Chairman of the Executive Committee.

DIRECTORS

William B. Vollbracht, Wally Dallenbach, Wallace A.E. deBeque, Richard W. Ducic, Ernest Gianinetti, Peter N. Guy, J. Dudley Lockrem, Rodney E. Slifer, J. Robert Young, and Robert F. Downs.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		359
2. U.S. Treasury securities		699
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		1,063
5. Other bonds, notes, and debentures		30
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		320
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	5,293	
b. Less: allowance for possible loan losses.	49	
c. Loans, Net		5,244
10. Lease financing receivables.		60
11. Bank premises, furniture and fixtures, and other assets representing bank premises		98
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		100
15. Other assets		1
16. TOTAL ASSETS (sum of items 1 thru 15).		7,974
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,438
18. Time and savings deposits of individuals, partnerships, and corporations		2,796
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		1,570
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		230
24. TOTAL DEPOSITS (sum of items 17 thru 23).		7,034
a. Total demand deposits.	2,728	
b. Total time and savings deposits.	4,306	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		142
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		7,176
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 40,000 (Par Value)		
b. No. shares outstanding 40,000 (Par Value)		125
34. Surplus.		410
35. Undivided profits.		263
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		798
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		7,974

PINE RIVER VALLEY BANK, BAYFIELD
La Plata County

OFFICERS

H. J. LePlatt, Chairman of the Board; James W. Sower, President;
Glade E. Stowell, Cashier and Vice President, Ernest H. Johnson,
Assistant Vice President.

DIRECTORS

Joe D. Ford, H. J. LePlatt, James W. Sower, Glade E. Stowell, and
Cecil W. Sower.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	291
2.	U.S. Treasury securities	797
3.	Obligations of other U.S. Government agencies and corporations	300
4.	Obligations of States and Political subdivisions in the United States	73
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	3
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	153
9.	a. Loans, Total (excluding unearned income)	2,197
	b. Less: allowance for possible loan losses	11
	c. Loans, Net	2,186
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	124
12.	Real estate owned other than bank premises	10
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	79
16.	TOTAL ASSETS (sum of items 1 thru 15)	4,024
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	836
18.	Time and savings deposits of individuals, partnerships, and corporations	1,836
19.	Deposits of United States Government	33
20.	Deposits of States and political subdivisions in the United States	735
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	50
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	3,549
	a. Total demand deposits	1,056
	b. Total time and savings deposits	2,493
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	51
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	3,600
31.	Subordinated notes and debentures	
	<u>EQUITY CAPITAL</u>	
32.	Preferred stock a. No. shares outstanding None (Par Value)	
33.	Common Stock a. No. shares authorized 28,000	
	b. No. shares outstanding 28,000 (Par Value)	150
34.	Surplus	100
35.	Undivided profits	174
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	424
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	4,024

GILPIN COUNTY BANK, BLACKHAWK
Gilpin County

OFFICERS

Harry Black, President; Bruce J. Birr, Executive Vice President and
Cashier-Secretary.

DIRECTORS

Harry Black, Bruce J. Birr, B. Don Daniel, Del J. Ellis, William B.
Pheips.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		275
2. U.S. Treasury securities		200
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		50
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		11
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		100
9. a. Loans, Total (excluding unearned income)	1,603	
b. Less: allowance for possible loan losses	3	
c. Loans, Net		1,600
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		74
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		75
16. TOTAL ASSETS (sum of items 1 thru 15)		2,385
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		507
18. Time and savings deposits of individuals, partnerships, and corporations		553
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		761
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		26
24. TOTAL DEPOSITS (sum of items 17 thru 23)		1,847
a. Total demand deposits	597	
b. Total time and savings deposits	1,250	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		17
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		1,864
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 25,000		
b. No. shares outstanding 25,000 (Par Value)		250
34. Surplus		125
35. Undivided profits		146
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		521
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		2,385

CENTENNIAL BANK OF BLENDE, BLENDE
Pueblo CountyOFFICERS

Ray E. Robinson, President; Robert D. Aslinger, Vice President; and
Ray L. Hanson, Assistant Vice President.

DIRECTORS

Sam Caricato, Fred Gorsich, William T. Johnson, John Musso, Jr.,
Robert H. Redwine, Ray E. Robinson, James A. Utt, and Charles Williams.

December 31,

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		326
2. U.S. Treasury securities		584
3. Obligations of other U.S. Government agencies and corporations		350
4. Obligations of States and Political subdivisions in the United States		171
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,100
9. a. Loans, Total (excluding unearned income)	1,810	
b. Less: allowance for possible loan losses	13	
c. Loans, Net		1,797
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		126
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		58
16. TOTAL ASSETS (sum of items 1 thru 15)		4,512
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		998
18. Time and savings deposits of individuals, partnerships, and corporations		2,086
19. Deposits of United States Government		7
20. Deposits of States and political subdivisions in the United States		705
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		36
24. TOTAL DEPOSITS (sum of items 17 thru 23)		3,832
a. Total demand deposits	1,314	
b. Total time and savings deposits	2,518	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		48
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		3,880
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 27,500		
b. No. shares outstanding 27,500 (Par Value)		275
34. Surplus		200
35. Undivided profits		157
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		632
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		4,512

BANK OF BOULDER, BOULDER
Boulder CountyOFFICERS

Steven K. Bosley, President; David M. Haney, Vice President;
Terry L. Hannum, Vice President and Cashier.

DIRECTORS

Carroll V. SoRelle, Anthony F. Tisone, Lawrence G. Hancock, Richard
E. Geesaman and Steven K. Bosley.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		3,375
2. U.S. Treasury securities		3,397
3. Obligations of other U.S. Government agencies and corporations		9
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		30
6. Federal Reserve stock and corporate stock		
7. Trading account securities		3,100
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	11,679	
b. Less: allowance for possible loan losses	123	
c. Loans, Net		11,556
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		316
12. Real estate owned other than bank premises		103
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		2,197
16. TOTAL ASSETS (sum of items 1 thru 15)		24,273
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		6,383
18. Time and savings deposits of individuals, partnerships, and corporations		11,750
19. Deposits of United States Government		18
20. Deposits of States and political subdivisions in the United States		479
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		782
24. TOTAL DEPOSITS (sum of items 17 thru 23)		19,617
a. Total demand deposits	7,463	
b. Total time and savings deposits	12,154	
25. Federal funds purchased and securities sold under agreements to repurchase		2,884
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		157
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		22,658
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 54,000		
b. No. shares outstanding 43,000 (Par Value)		480
34. Surplus		320
35. Undivided profits		615
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,615
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		24,273

SECURITY BANK OF BOULDER, BOULDER
Boulder County

OFFICERS

Douglas Moll, President; Sam Worrell, Vice President and Don Chagnon, Cashier-Secretary.

DIRECTORS

Marvin Moll, Daniel Moll, David Moll, Douglas Moll, and Elizabeth Frederick.

December 31, 1980

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions.		790
2. U.S. Treasury securities		1,139
3. Obligations of other U.S. Government agencies and corporations		400
4. Obligations of States and Political subdivisions in the United States.		258
5. Other bonds, notes, and debentures		21
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		550
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	6,131	
b. Less: allowance for possible loan losses.	27	
c. Loans, Net		6,104
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		721
12. Real estate owned other than bank premises		19
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		179
15. Other assets		217
16. TOTAL ASSETS (sum of items 1 thru 15).		10,400
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,214
18. Time and savings deposits of individuals, partnerships, and corporations		4,674
19. Deposits of United States Government		46
20. Deposits of States and political subdivisions in the United States		900
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		112
24. TOTAL DEPOSITS (sum of items 17 thru 23)		8,946
a. Total demand deposits.	3,432	
b. Total time and savings deposits.	5,514	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		179
29. Other liabilities.		59
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		9,184
31. Subordinated notes and debentures.		151
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 92,500 (Par Value)		463
b. No. shares outstanding 92,500 (Par Value)		310
34. Surplus.		292
35. Undivided profits.		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,065
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		10,400

UNITED BANK OF BOULDER, BOULDER
Boulder County

OFFICERS

W. D. Carter, Chairman of the Board and President; Lew E. Elliot, Bradley J. Stelling & John H. Minneman, Vice Presidents; John E. Rogers, Vice President and Cashier; H. John Wrapp, Commercial Loan Officer; Marion O. Francis, Martha J. Rowe, Richard G. Carlson, Stephen H. Simpson, III, Personal Banking Officers; Cecilia J. Mijac, Operations Officer.

DIRECTORS

W. D. Carter, William E. Coleman, Joel C. Davis, Joseph A. Frankovsky, Margaret S. Hansson, John E. Mock, Ann L. Shaffer, Donald I. Sweany, Dennie P. Wise, Jr.

December 31, 1980

	<u>ASSETS</u>	<u>Mill. Dollars</u>
1. Cash and due from depository institutions		6,020
2. U.S. Treasury securities		6,493
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		6,792
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		18
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	51,406	
b. Less: allowance for possible loan losses	516	
c. Loans, Net		50,890
10. Lease financing receivables		23
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,272
12. Real estate owned other than bank premises		180
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		1,643
16. TOTAL ASSETS (sum of items 1 thru 15)		73,328
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		22,277
18. Time and savings deposits of individuals, partnerships, and corporations		35,805
19. Deposits of United States Government		457
20. Deposits of States and political subdivisions in the United States		5,900
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		1,122
24. TOTAL DEPOSITS (sum of items 17 thru 23)		65,559
25. a. Total demand deposits	23,951	
b. Total time and savings deposits	41,608	
26. Federal funds purchased and securities sold under agreements to repurchase		75
27. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		891
b. Other liabilities for borrowed money		
28. Mortgage indebtedness and liability for capitalized leases		
29. Bank's liability on acceptances executed and outstanding		
30. Other liabilities		703
31. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		67,228
32. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
33. Preferred stock a. No. shares outstanding None (Par Value)		
b. No. shares authorized 175,000		
34. Common Stock a. No. shares outstanding 175,000 (Par Value)		1,750
b. No. shares authorized 175,000		
35. Surplus		2,500
36. Undivided profits		1,850
37. Reserve for contingencies and other capital reserves		
38. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		6,100
39. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		73,328

BANK OF BRECKENRIDGE, BRECKENRIDGE
Summit County

OFFICERS

Dennis Mathisen, Chairman of the Board; Dale H. Baan, Executive Vice President; Wayne Olson and Daniel Lindsay, Vice Presidents; Terry Hostetler, Loan Officer; Gene Bennett, Cashier; Alice V. Lovell, Assistant Cashier;

DIRECTORS

Wayne E. Olson, C. Dean Boyd, Dale H. Baan, R. Gordon Heisler.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions	2,530	
2. U.S. Treasury securities	3,128	
3. Obligations of other U.S. Government agencies and corporations	400	
4. Obligations of States and Political subdivisions in the United States	1,581	
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	500	
9. a. Loans, Total (excluding unearned income)	8,607	
b. Less: allowance for possible loan losses	113	
c. Loans, Net	8,494	
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	71	
12. Real estate owned other than bank premises	55	
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	324	
16. TOTAL ASSETS (sum of items 1 thru 15)	17,083	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	10,634	
18. Time and savings deposits of individuals, partnerships, and corporations	3,702	
19. Deposits of United States Government	9	
20. Deposits of States and political subdivisions in the United States	481	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks	756	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	15,662	
a. Total demand deposits	11,626	
b. Total time and savings deposits	4,036	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	226	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	15,888	
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 40,000 (Par Value)		
b. No. shares outstanding 40,000 (Par Value)	280	
34. Surplus	555	
35. Undivided profits	360	
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,195	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	17,083	

THE FIRST BANK AND TRUST COMPANY OF BRIGHTON
Brighton
Adams County

OFFICERS

Leslie L. Sayre, Chairman of the Board and Chief Executive Officer; Charles W. Sayre, President, Secretary to the Board and Trust Officer; John A. Munger, Executive Vice President and Trust Officer; Michael C. Sayre, Vice President, Cashier and Trust Officer; Robert R. Hallmark and Donald J. Olson, Senior Vice Presidents; David H. Fahrback and Richard McLean, Vice President and Loan Officers; Dorothy Wagner, Vice President and Agricultural Loan Officer.

DIRECTORS

Leslie L. Sayre, Charles W. Sayre, John A. Munger, Donald J. Olson, Charles A. Taylor, Francis H. Pape, Don Tanabe, Lysie R. Dirrim, and Michael C. Sayre.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions	6,344	
2. U.S. Treasury securities	2,450	
3. Obligations of other U.S. Government agencies and corporations	691	
4. Obligations of States and Political subdivisions in the United States	4,309	
5. Other bonds, notes, and debentures	64	
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	4,850	
9. a. Loans, Total (excluding unearned income)	18,483	
b. Less: allowance for possible loan losses	225	
c. Loans, Net	18,257	
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	793	
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	504	
16. TOTAL ASSETS (sum of items 1 thru 15)	38,262	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	12,613	
18. Time and savings deposits of individuals, partnerships, and corporations	16,328	
19. Deposits of United States Government	102	
20. Deposits of States and political subdivisions in the United States	3,335	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks	228	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	32,606	
a. Total demand deposits	13,830	
b. Total time and savings deposits	18,776	
25. Federal funds purchased and securities sold under agreements to repurchase	2,250	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	391	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	35,247	
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 16,000 (Par Value)	400	
b. No. shares outstanding 16,000		
34. Surplus	1,267	
35. Undivided profits	1,348	
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	3,015	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	38,262	

PLATTE VALLEY BANK, BRIGHTON
Adams County

OFFICERS

James J. O'Dell, President; Richard Chenoweth, Executive Vice President;
Hugh J. Whitcomb and Melvin H. Green, Vice Presidents; Betty J. Butz,
Vice President and Cashier-Secretary; Joe B. Dyar, Marketing Officer;
Mary Allen and Ruth J. Abeyta, Assistant Cashiers.

DIRECTORS

James J. O'Dell, Neil J. Bergman, Richard Chenoweth, Frank G. Ottesen,
Tom Rapp, Alan D. Wilson, and Jeanne L. O'Dell.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,838
2. U.S. Treasury securities		399
3. Obligations of other U.S. Government agencies and corporations		400
4. Obligations of States and Political subdivisions in the United States		1,451
5. Other bonds, notes, and debentures		89
6. Federal Reserve stock and corporate stock		775
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	11,130	
b. Less: allowance for possible loan losses	101	
c. Loans, Net		11,029
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		872
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		855
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15)		17,758
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		5,793
18. Time and savings deposits of individuals, partnerships, and corporations		7,207
19. Deposits of United States Government		53
20. Deposits of States and political subdivisions in the United States		2,215
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		43
23. Certified and officers' checks		200
24. TOTAL DEPOSITS (sum of items 17 thru 23)		15,811
a. Total demand deposits	6,040	
b. Total time and savings deposits	8,871	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		506
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		232
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		16,549
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 38,439		
b. No. shares outstanding 38,439 (Par Value)		354
34. Surplus		720
35. Undivided profits		105
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,209
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		17,758

BROOMFIELD STATE BANK, BROOMFIELD
Jefferson County

OFFICERS

Marvin F. Owens, III, President; Robert Sponsler, Vice President and Auditor; James W. Mathews, Vice President; Cindy J. Bledson, Cashier-Secretary; Janet E. Burak and Thomas E. McFall, Operations Officers; Janis Grotz, Loan Officer I.

DIRECTORS

J. W. Allison, Thomas E. Allison, Virgil D. Blackburn, Marvin F. Owens, Jr., Marvin F. Owens, III, Kenneth E. Palmer.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions	5,155	
2. U.S. Treasury securities	620	
3. Obligations of other U.S. Government agencies and corporations		70
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		1,250
8. Federal Funds sold and securities purchased under agreements to resell	6,066	
9. a. Loans, Total (excluding unearned income)	93	
b. Less: allowance for possible loan losses		6,016
c. Loans, Net		249
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		105
15. Other assets		11,087
16. TOTAL ASSETS (sum of items 1 thru 15)		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	5,429	
18. Time and savings deposits of individuals, partnerships, and corporations	3,583	
19. Deposits of United States Government	16	
20. Deposits of States and political subdivisions in the United States	900	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		147
23. Certified and officers' checks		10,080
24. TOTAL DEPOSITS (sum of items 17 thru 23)	5,592	
a. Total demand deposits	4,488	
b. Total time and savings deposits		
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		33
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		10,163
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding	None	(Par Value)
33. Common Stock a. No. shares authorized	40,000	
b. No. shares outstanding	40,000	(Par Value)
34. Surplus		400
35. Undivided profits		400
36. Reserve for contingencies and other capital reserves		124
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		924
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		11,087

UNITED BANK OF BROOMFIELD, BROOMFIELD
Boulder CountyOFFICERS

I. E. Hoyle, President; Duane C. Knight, Senior Vice President; Donald E. Green, Karen E. Williams and Betty L. Taylor, Vice Presidents; Lucille Barnett, Vice President and Cashier; Joanne Christenson, Assistant Cashier; Frances Johnson and Donald E. Krieger, Personal Banking Officers.

DIRECTORS

Kermit L. Darkey, Alvern E. Gardner, William E. Greenwald, I. E. Hoyle, Owen A. McGinn, and John A. TerHar, Sr.

December 31, 1980

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	3,242
2. U.S. Treasury securities	5,400
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States	3,685
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	
9. a. Loans, Total (excluding unearned income)	23,550
b. Less: allowance for possible loan losses	238
c. Loans, Net	23,312
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	712
12. Real estate owned other than bank premises	40
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	737
16. TOTAL ASSETS (sum of items 1 thru 15)	37,298

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	10,932
18. Time and savings deposits of individuals, partnerships, and corporations	17,168
19. Deposits of United States Government	95
20. Deposits of States and political subdivisions in the United States	1,967
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	471
24. TOTAL DEPOSITS (sum of items 17 thru 23)	33,633
a. Total demand deposits	11,688
b. Total time and savings deposits	21,945
25. Federal funds purchased and securities sold under agreements to repurchase	138
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	147
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	332
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	34,250
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding None (Par Value)	
33. Common Stock a. No. shares authorized 22,000	
b. No. shares outstanding 22,000 (Par Value)	440
34. Surplus	1,000
35. Undivided profits	1,518
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	2,958
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	37,298

THE FARMERS STATE BANK OF BRUSH, BRUSH
Morgan County

OFFICERS

Warren M. Watrous, Chairman of the Board; Steve A. Christoff, President; John H. Higgins, Vice President and Trust Officer; William A. Sauerbreit, Vice President and Cashier; Leslie W. Loose, Vice President; Betty L. Kelly, Dorothy J. Crane and Avis Schreiner, Assistant Cashiers; and Allan R. Tormohlen, Assistant Vice President.

DIRECTORS

Warren M. Watrous, John H. Bloedorn, Jr., Steve A. Christoff, Raymond Fries, Robert U. Hansen, Robert H. Hedges, Frank M. Jensen, Robert A. Petters, William A. Sauerbreit and Robert C. Gannon.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Dollars</u>
1. Cash and due from depository institutions	4,773	
2. U.S. Treasury securities	839	
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States	4,078	
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		800
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	17,837	
b. Less: allowance for possible loan losses	169	
c. Loans, Net		17,668
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		218
12. Real estate owned other than bank premises		7
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		1,514
16. TOTAL ASSETS (sum of items 1 thru 15)		29,893
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	6,601	
18. Time and savings deposits of individuals, partnerships, and corporations	14,247	
19. Deposits of United States Government	36	
20. Deposits of States and political subdivisions in the United States	4,877	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		325
24. TOTAL DEPOSITS (sum of items 17 thru 23)		25,877
a. Total demand deposits	7,219	
b. Total time and savings deposits	19,658	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	76	
b. Other liabilities for borrowed money	21	
27. Mortgage indebtedness and liability for capitalized losses		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		350
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		27,324
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 5,000 (Par Value)		
b. No. shares outstanding 3,000 (Par Value)		500
34. Surplus		1,000
35. Undivided profits		1,069
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,569
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		29,893

BUENA VISTA BANK & TRUST COMPANY
Buena Vista
Chaffee County

OFFICERS

R. L. Bowen, President; R. W. Schutte, Vice President; and
J. F. Dunscomb, Cashier-Secretary.

DIRECTORS

R. L. Bowen, James M. Harmon, and Philip S. Smith.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		763
2. U.S. Treasury securities		697
3. Obligations of other U.S. Government agencies and corporations		500
4. Obligations of States and Political subdivisions in the United States		40
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		700
9. a. Loans, Total (excluding unearned income)	6,528	
b. Less: allowance for possible loan losses	56	
c. Loans, Net		6,472
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		318
12. Real estate owned other than bank premises		297
13. Investments in unconsolidated subsidiaries and associated companies		7
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		198
16. TOTAL ASSETS (sum of items 1 thru 15).		9,992
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,453
18. Time and savings deposits of individuals, partnerships, and corporations		3,927
19. Deposits of United States Government		4
20. Deposits of States and political subdivisions in the United States		1,567
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		157
24. TOTAL DEPOSITS (sum of items 17 thru 23)		9,108
a. Total demand deposits	3,806	
b. Total time and savings deposits	5,212	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		67
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		9,175
31. Subordinated notes and debentures		75
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 10,000 (Par Value)		
b. No. shares outstanding 10,000 (Par Value)		200
34. Surplus		211
35. Undivided profits		263
36. Reserve for contingencies and other capital reserves		68
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		742
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		9,992

THE BANK OF BURLINGTON, BURLINGTON
Kit Carson County

OFFICERS

George D. Tubbs, President; L. L. Reinecker, Executive Vice President;
Willard Gross, Cashier-Secretary; Irene Wilcox, Assistant Cashier; and
Charles C. Boyles, Assistant Cashier.

DIRECTORS

John C. Penny, Gene W. Penny, George D. Tubbs, L. L. Reinecker, Willard
Gross, Clara Jean Tubbs, Gregg Tubbs.

December 31, 1980

<u>ASSETS</u>		<u>WILL. TUBBS</u>
1. Cash and due from depository institutions		7,100
2. U.S. Treasury securities		983
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		2,633
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		5,400
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	9,358	
b. Less: allowance for possible loan losses	64	
c. Loans, Net		9,294
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		150
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		46
15. Other assets		22,005
16. TOTAL ASSETS (sum of items 1 thru 15)		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		8,214
18. Time and savings deposits of individuals, partnerships, and corporations		10,264
19. Deposits of United States Government		53
20. Deposits of States and political subdivisions in the United States		660
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		82
24. TOTAL DEPOSITS (sum of items 17 thru 23)		19,273
a. Total demand deposits	8,518	
b. Total time and savings deposits	10,755	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		32
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		19,305
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 6,000 (Par Value)		600
b. No. shares outstanding 6,000 (Par Value)		700
34. Surplus		1,426
35. Undivided profits		(26)
36. Reserve for contingencies and other capital reserves		2,700
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		22,005
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		

THE BYERS STATE BANK, BYERS
Arapahoe County

OFFICERS

L. R. Bate, President; Robert E. Rice and Richard Kerbel, Vice Presidents;
Robert E. Rice, Cashier-Secretary and Treasurer; Erna Dutton, Assistant
Cashier.

DIRECTORS

L. R. Bate, Bowers Holt, Robert E. Rice, Robert M. Shay, John F. Shuman,
L. J. Tippet.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		833
2. U.S. Treasury securities		840
3. Obligations of other U.S. Government agencies and corporations		40
4. Obligations of States and Political subdivisions in the United States		2,184
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,300
9. a. Loans, Total (excluding unearned income)	6,191	
b. Less: allowance for possible loan losses	71	
c. Loans, Net		6,120
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		46
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		196
16. TOTAL ASSETS (sum of items 1 thru 15).		11,519
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,607
18. Time and savings deposits of individuals, partnerships, and corporations		5,998
19. Deposits of United States Government		25
20. Deposits of States and political subdivisions in the United States		600
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		34
24. TOTAL DEPOSITS (sum of items 17 thru 23)		10,264
a. Total demand deposits	3,782	
b. Total time and savings deposits	6,482	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		140
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		10,404
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 3,600		
b. No. shares outstanding 3,600 (Par Value)		360
34. Surplus		340
35. Undivided profits		415
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,115
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		11,519

FARMERS STATE BANK OF CALHAN, CALHAN
El Paso County

OFFICERS

John L. Pieper, President; Milton L. Mathis, Senior Vice President;
Lawrence M. Brase, Assistant Vice President and Cashier; Mildred M. Kobilan,
Assistant Cashier and John R. Keller, Assistant Vice President.

DIRECTORS

John L. Pieper, Dorothy A. Pieper, Vinita E. Pieper, Milton L. Mathis.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		645
2. U.S. Treasury securities		1,430
3. Obligations of other U.S. Government agencies and corporations		50
4. Obligations of States and Political subdivisions in the United States		2,940
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,600
9. a. Loans, Total (excluding unearned income)	9,815	
b. Less: allowance for possible loan losses	152	
c. Loans, Net		9,663
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		150
12. Real estate owned other than bank premises		9
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		389
16. TOTAL ASSETS (sum of items 1 thru 15)		16,876
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		4,869
18. Time and savings deposits of individuals, partnerships, and corporations		9,952
19. Deposits of United States Government		4
20. Deposits of States and political subdivisions in the United States		254
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		169
24. TOTAL DEPOSITS (sum of items 17 thru 23)		15,248
a. Total demand deposits	5,211	
b. Total time and savings deposits	10,037	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		346
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		15,594
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 2,000		
b. No. shares outstanding 2,000 (Par Value)		200
34. Surplus		400
35. Undivided profits		682
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,282
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		16,876

ROARING FORK BANK, CARBONDALE
Garfield County

OFFICERS

E. Lynn Pittman, President; Lawrence E. Burg, Vice President and Cashier; L. Kristine Gardner, Secretary and Loan Officer; Verna M. Caple, Operations Officer; Steve Connolly, Vice President and Treasurer; and Dave Alley, Assistant Cashier.

DIRECTORS

J. Robert Young, Wallace A.E. DeBeque, Ernest Gianinetti, William B. Vollbracht, Rodney E. Slifer, Peter N. Guy, I. Dudley Lockrem, Wally Dallenbach, E. Lynn Pittman, and Robert Downs.

December 31, 1980

<u>ASSETS</u>		Mil. Thou.
1. Cash and due from depository institutions.		715
2. U.S. Treasury securities		736
3. Obligations of other U.S. Government agencies and corporations		100
4. Obligations of States and Political subdivisions in the United States.		1,605
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		27
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	5,792	
b. Less: allowance for possible loan losses.	63	
c. Loans, Net		5,729
10. Lease financing receivables.		6
11. Bank premises, furniture and fixtures, and other assets representing bank premises		102
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		144
16. TOTAL ASSETS (sum of items 1 thru 15).		9,164
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,003
18. Time and savings deposits of individuals, partnerships, and corporations		2,748
19. Deposits of United States Government		9
20. Deposits of States and political subdivisions in the United States		1,906
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		218
24. TOTAL DEPOSITS (sum of items 17 thru 23)		7,884
a. Total demand deposits.	3,386	
b. Total time and savings deposits.	4,498	
25. Federal funds purchased and securities sold under agreements to repurchase		385
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		89
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		8,358
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 40,000		
b. No. shares outstanding 40,000 (Par Value)		100
34. Surplus.		450
35. Undivided profits.		276
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		806
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		9,164

THE BANK OF DOUGLAS COUNTY, CASTLE ROCK
Douglas County

OFFICERS

P. S. Miller, President; W. C. Buboltz, Executive Vice President;
R. G. Oliver, Vice President and Cashier; Dona W. Sherlock, Assistant
Vice President; T. W. Waymire, Assistant Cashier.

DIRECTORS

P. S. Miller, J. E. Miller, W. C. Buboltz, and R. G. Oliver.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions	2,31	
2. U.S. Treasury securities	7,591	
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States	6,391	
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		1,000
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	11,273	
b. Less: allowance for possible loan losses	135	
c. Loans, Net	11,138	
10. Lease financing receivables	150	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	201	
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	412	
16. TOTAL ASSETS (sum of items 1 thru 15).	28,520	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	6,495	
18. Time and savings deposits of individuals, partnerships, and corporations	13,910	
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States	3,912	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks	21	
23. Certified and officers' checks	361	
24. TOTAL DEPOSITS (sum of items 17 thru 23).	24,699	
a. Total demand deposits	8,758	
b. Total time and savings deposits	15,941	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	244	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	24,943	
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 2,000		
b. No. shares outstanding 2,000 (Par Value)	200	
34. Surplus	800	
35. Undivided profits	2,577	
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	3,577	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	28,520	

THE EASTERN COLORADO BANK, CHEYENNE WELLS
Cheyenne County

OFFICERS

Victor Weed, President; V. L. Weed, Vice President and James R. Weed,
Cashier-Secretary.

DIRECTORS

Victor Weed, V. L. Weed, James R. Weed, Irvin M. Bricker,
and Leila Rehfeld.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,256
2. U.S. Treasury securities		2,830
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		1,064
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		800
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	12,550	
b. Less: allowance for possible loan losses	111	
c. Loans, Net		12,439
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		97
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		21
16. TOTAL ASSETS (sum of items 1 thru 15)		18,532
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		4,937
18. Time and savings deposits of individuals, partnerships, and corporations		9,925
19. Deposits of United States Government		26
20. Deposits of States and political subdivisions in the United States		1,547
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		21
24. TOTAL DEPOSITS (sum of items 17 thru 23)		16,653
a. Total demand deposits	5,476	
b. Total time and savings deposits	11,177	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		16,653
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 4,000 (Par Value)		400
b. No. shares outstanding 4,000 (Par Value)		1,000
34. Surplus		479
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,879
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		18,532

BANK OF CLIFTON, CLIFTON
Mesa CountyOFFICERS

Harvey D. Hoff, Chairman of the Board and President; Roy F. Gilmore, Vice President, Cashier and Secretary; David G. Burlingame, Assistant Secretary.

DIRECTORS

Harvey D. Hoff, Ronald W. Hoff, Ruth I. Young, Richard H. Kassebaum, David G. Burlingame.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions	553	
2. U.S. Treasury securities	188	
3. Obligations of other U.S. Government agencies and corporations	499	
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures	18	
6. Federal Reserve stock and corporate stock		
7. Trading account securities	400	
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	992	
b. Less: allowance for possible loan losses	3	
c. Loans, Net	589	
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	140	
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	36	
16. TOTAL ASSETS (sum of items 1 thru 15)	2,423	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	915	
18. Time and savings deposits of individuals, partnerships, and corporations	438	
19. Deposits of United States Government	302	
20. Deposits of States and political subdivisions in the United States	89	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks	32	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	1,776	
a. Total demand deposits	1,008	
b. Total time and savings deposits	768	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	12	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	1,788	
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 20,000		
b. No. shares outstanding 20,000 (Par Value)	350	
34. Surplus	250	
35. Undivided profits	35	
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	635	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	2,423	

GREENHORN VALLEY BANK, COLORADO CITY
Pueblo County

OFFICERS

Roy I. Gordon, President; David O. Gallaher, Vice President and
Cashier-Secretary; Flora L. Nolan, Assistant Cashier.

DIRECTORS

Morris L. Graber, Harold C. Petersen, Roy I. Gordon, and
David O. Gallaher.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		268
2. U.S. Treasury securities		237
3. Obligations of other U.S. Government agencies and corporations		30
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		9
6. Federal Reserve stock and corporate stock		100
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	5,071	
b. Less: allowance for possible loan losses	9	
c. Loans, Net		3,062
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		121
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		138
16. TOTAL ASSETS (sum of items 1 thru 15)		3,965
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		732
18. Time and savings deposits of individuals, partnerships, and corporations		2,102
19. Deposits of United States Government		10
20. Deposits of States and political subdivisions in the United States		688
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		37
24. TOTAL DEPOSITS (sum of items 17 thru 23)		3,569
a. Total demand deposits	805	
b. Total time and savings deposits	2,764	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		25
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		3,594
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 200,000 (Par Value)		
b. No. shares outstanding 200,000 (Par Value)		200
34. Surplus		100
35. Undivided profits		71
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		371
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		3,965

THE BANK AT BROADMOOR
Colorado Springs
El Paso County

OFFICERS

Blakemore McCarty, Chairman of the Board; Don E. Hammer, President;
Gordon E. Price, Secretary; Nancy R. Bode, Cashier.

DIRECTORS

Don E. Hammer, Paul L. Howes, Blakemore McCarty, Gordon E. Price,
and Mary E. Ross.

December 31, 1980

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions		430
2. U.S. Treasury securities		118
3. Obligations of other U.S. Government agencies and corporations		585
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		18
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	1,646	
9. a. Loans, Total (excluding unearned income)	3	
b. Less: allowance for possible loan losses		1,643
c. Loans, Net		
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		263
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		53
15. Other assets		3,110
16. TOTAL ASSETS (sum of items 1 thru 15)		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		786
18. Time and savings deposits of individuals, partnerships, and corporations		1,743
19. Deposits of United States Government		2
20. Deposits of States and political subdivisions in the United States		
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		133
23. Certified and officers' checks		2,364
24. TOTAL DEPOSITS (sum of items 17 thru 23)	921	
a. Total demand deposits	1,443	
b. Total time and savings deposits		
25. Federal funds purchased and securities sold under agreements to repurchase		25
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		6
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		64
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		2,459
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 50,000		300
b. No. shares outstanding 50,000 (Par Value)		300
34. Surplus		51
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		651
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		3,110

THE BANK OF COLORADO, COLORADO SPRINGS
El Paso County

OFFICERS

Richard Duncan, President; Carl H. Hall, Vice President; Gene K. Dover,
Cashier-Secretary; Terry W. Darby, Assistant Vice President; Rea Boyd,
Credit Officer.

DIRECTORS

Richard Duncan, Carl H. Hall, Gerson Epstein, and Jon F. Coates.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Dollars</u>
1. Cash and due from depository institutions	1,180	
2. U.S. Treasury securities	925	
3. Obligations of other U.S. Government agencies and corporations	476	
4. Obligations of States and Political subdivisions in the United States	1,181	
5. Other bonds, notes, and debentures	296	
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	7,592	
b. Less: allowance for possible loan losses	126	
c. Loans, Net		7,466
10. Lease financing receivables	87	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	362	
premises	121	
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	238	
16. TOTAL ASSETS (sum of items 1 thru 15)		12,294
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	4,201	
18. Time and savings deposits of individuals, partnerships, and corporations	4,810	
19. Deposits of United States Government	1	
20. Deposits of States and political subdivisions in the United States	1,698	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks	122	
24. TOTAL DEPOSITS (sum of items 17 thru 23)		10,832
a. Total demand deposits	4,597	
b. Total time and savings deposits	6,235	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money	69	
27. Mortgage indebtedness and liability for capitalized leases	159	
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	156	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 17 thru 29)		11,216
31. Subordinated notes and debentures	200	
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 250,000 (Par Value)		250
b. No. shares outstanding 250,000		550
34. Surplus		78
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		578
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		12,294

CENTRAL BANK OF ACADEMY BOULEVARD, COLORADO SPRINGS
El Paso CountyOFFICERSW. L. Perry, President; D. D. Wohlhueter, Vice President; and
Dennis D. Nathan, Cashier-Secretary.DIRECTORSAllen T. Carey, James H. Curry, John W. Dawson, Jay W. Kries, John Lane,
John C. McConnell, Paul O. Schnebeck, Harold M. Whitney, Donald J. Lory
and W. L. Perry.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Tho.</u>
1. Cash and due from depository institutions		2,290
2. U.S. Treasury securities		1,456
3. Obligations of other U.S. Government agencies and corporations		551
4. Obligations of States and Political subdivisions in the United States		2,377
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,200
9. a. Loans, Total (excluding unearned income)	13,610	
b. Less: allowance for possible loan losses	167	
c. Loans, Net		13,443
10. Lease financing receivables		341
11. Bank premises, furniture and fixtures, and other assets representing bank premises		315
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		409
16. TOTAL ASSETS (sum of items 1 thru 15)		22,382
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		8,284
18. Time and savings deposits of individuals, partnerships, and corporations		8,740
19. Deposits of United States Government		44
20. Deposits of States and political subdivisions in the United States		2,555
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		7
23. Certified and officers' checks		301
24. TOTAL DEPOSITS (sum of items 17 thru 23)		19,931
a. Total demand deposits	8,658	
b. Total time and savings deposits	11,273	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		159
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		211
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		20,301
31. Subordinated notes and debentures		300
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 25,000		
b. No. shares outstanding 25,000 (Par Value)		250
34. Surplus		1,050
35. Undivided profits		481
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,781
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		22,382

CENTRAL BANK OF COLORADO SPRINGS, COLORADO SPRINGS
El Paso County

OFFICERS

Wesley E. Strain, President; John M. Stafford, Executive Vice President; Kent D. Boyd, Senior Vice President, Cashier and Security Officer; Terry P. Coffelt, Senior Vice President and Trust Officer; N. A. Majors, Senior Vice President and Assistant Security Officer; Kenneth Weissenfluh, Senior Vice President and Loan Officer; Jack E. Anderson, Senior Marketing and Personnel Officer; Robert Hansen, Senior Data Officer; James E. Pilkington, Mary S. Bader, William D. Bokelman, Mary V. Campbell, Jack C. Miller, Eugene Pankau and Charles E. Reinking, Vice Presidents.

DIRECTORS

Frank L. Black, Hugh E. Bowie, Robert P. Foss, William E. Gernert, Thomas D. Gresham, A. W. Mueller, Ten V. Schroll, Clarence J. Shearer, Billie H. Smartt, John M. Stafford, Wesley E. Strain and Russell M. Wolfe.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		7,015
2. U.S. Treasury securities		9,562
3. Obligations of other U.S. Government agencies and corporations		700
4. Obligations of States and Political subdivisions in the United States		12,455
5. Other bonds, notes, and debentures		29
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	62,268	
b. Less: allowance for possible loan losses	749	
c. Loans, Net		61,519
10. Lease financing receivables		9
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,396
12. Real estate owned other than bank premises		3
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		2,388
16. TOTAL ASSETS (sum of items 1 thru 15)		95,076
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		29,293
18. Time and savings deposits of individuals, partnerships, and corporations		39,937
19. Deposits of United States Government		289
20. Deposits of States and political subdivisions in the United States		12,988
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		29
23. Certified and officers' checks		669
24. TOTAL DEPOSITS (sum of items 17 thru 23)		83,205
a. Total demand deposits	31,271	
b. Total time and savings deposits	51,934	
25. Federal funds purchased and securities sold under agreements to repurchase		1,500
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		488
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		1,742
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		86,935
31. Subordinated notes and debentures		1,500
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding		(Par Value) . . .
33. Common Stock a. No. shares authorized	216,060	
b. No. shares outstanding	216,060	(Par Value) . . .
34. Surplus		1,080
35. Undivided profits		4,707
36. Reserve for contingencies and other capital reserves		854
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		6,841
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		95,076

THE CITADEL BANK, COLORADO SPRINGS
El Paso County

OFFICERS

I. Tom Curry, Executive Vice President & Chief Executive Officer; Alfred L. Kreps, Vice President; Mary P. Denney, Cashier-Secretary; Norma N. Painter, Accounting Officer; and Karen M. Waling, Operations Officer.

DIRECTORS

Frederick M. Farrar, Joseph J. Rustin, Edward A. Pacey, Peter R. Spahn, and Harry A. Weiner.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions	1,512	
2. U.S. Treasury securities	1,894	
3. Obligations of other U.S. Government agencies and corporations	400	
4. Obligations of States and Political subdivisions in the United States	5	
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	2,600	
9. a. Loans, Total (excluding unearned income)	5,443	
b. Less: allowance for possible loan losses	103	
c. Loans, Net	5,340	
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	1,405	
12. Real estate owned other than bank premises	157	
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	200	
16. TOTAL ASSETS (sum of items 1 thru 15)	13,513	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	5,379	
18. Time and savings deposits of individuals, partnerships, and corporations	4,113	
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States	1,215	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks	1	
23. Certified and officers' checks	214	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	10,922	
a. Total demand deposits	5,594	
b. Total time and savings deposits	5,328	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	137	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	11,059	
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding 115,000 (Par Value)	2,300	
33. Common Stock a. No. shares authorized 690,834		
b. No. shares outstanding 225,834 (Par Value)	1,129	
34. Surplus	1,033	
35. Undivided profits	(2,008)	
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	2,454	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	13,513	

FIRST AMERICAN BANK, COLORADO SPRINGS
El Paso County

OFFICERS

Max R. Meuli, President; W. H. Kandt, Executive Vice President; John G. Jackson, Vice President; Judy Carlson and Helen Ercinas, Assistant Vice Presidents; Dale G. Fullen, Cashier-Secretary; Nancy Schaffer, Assistant Cashier.

DIRECTORS

Robert E. Keyes, Max R. Meuli, W.H. Kandt, Joseph A. Reich, Jr.,
J. Douglas Shand, and John G. Jackson.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions	4,205	
2. U.S. Treasury securities	2,200	
3. Obligations of other U.S. Government agencies and corporations	3,247	
4. Obligations of States and Political subdivisions in the United States	409	
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	500	
9. a. Loans, Total (excluding unearned income)	13,264	
b. Less: allowance for possible loan losses	73	
c. Loans, Net	13,191	
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	442	
12. Real estate owned other than bank premises	207	
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	511	
16. TOTAL ASSETS (sum of items 1 thru 15)	24,912	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	7,442	
18. Time and savings deposits of individuals, partnerships, and corporations	10,959	
19. Deposits of United States Government	15	
20. Deposits of States and political subdivisions in the United States	2,697	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks	360	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	21,473	
a. Total demand deposits	7,876	
b. Total time and savings deposits	13,597	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	710	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	22,183	
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 130,000		
b. No. shares outstanding 130,000 (Par Value)	1,300	
34. Surplus	1,000	
35. Undivided profits	429	
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	2,729	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	24,912	

FIRST BANK, COLORADO SPRINGS
El Paso County

OFFICERS

William R. Simpson, President and Chairman of the Board; Van B. Jorstad, Executive Vice President; James C. Nelson, Vice President and Cashier; William R. Haskin, Loren H. Bonath and Gaylord Alberg, Vice Presidents; David E. Lohman and Robert W. Tator, Assistant Vice Presidents; Gloria J. Allen, Credit Officer and Carole L. Rakestraw, Marketing Officer.

DIRECTORS

William R. Simpson, Earl Berner, Wendell Cheek, Jim D. Cox, Ralph J. Grage, Bill Groom, and Duane E. Roster.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		3,172
2. U.S. Treasury securities		699
3. Obligations of other U.S. Government agencies and corporations		762
4. Obligations of States and Political subdivisions in the United States.		3,994
5. Other bonds, notes, and debentures		20
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	18,498	
b. Less: allowance for possible loan losses.	154	
c. Loans, Net		18,344
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		401
12. Real estate owned other than bank premises		588
13. Investments in unconsolidated subsidiaries and associated companies.		66
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		790
16. TOTAL ASSETS (sum of items 1 thru 15).		28,836
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		9,787
18. Time and savings deposits of individuals, partnerships, and corporations		13,169
19. Deposits of United States Government		38
20. Deposits of States and political subdivisions in the United States		1,947
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		1
23. Certified and officers' checks		689
24. TOTAL DEPOSITS (sum of items 17 thru 23)		25,631
a. Total demand deposits.	10,515	
b. Total time and savings deposits.	15,116	
25. Federal funds purchased and securities sold under agreements to repurchase		100
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		319
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		26,050
31. Subordinated notes and debentures.		400
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 675,000 (Par Value)		
b. No. shares outstanding 495,000 (Par Value)		495
34. Surplus.		1,018
35. Undivided profits.		873
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,386
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		28,836

GARDEN OF THE GODS BANK, COLORADO SPRINGS
El Paso County

OFFICERS

Stephen S. Laine, President; Peter M. Sheedy, Vice President and Cashier-Secretary; Maura L. O'Hara, Assistant Cashier.

DIRECTORS

William H. Becker, Frederick M. Farrar, Katherine T. Farrar, Stephen S. Laine, Edward A. Pacey, Joseph J. Rustin, Peter R. Spahn, J. Tully Weiss.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		1,384
2. U.S. Treasury securities		199
3. Obligations of other U.S. Government agencies and corporations		609
4. Obligations of States and Political subdivisions in the United States.		
5. Other bonds, notes, and debentures		189
6. Federal Reserve stock and corporate stock.		168
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,975
9. a. Loans, Total (excluding unearned income)	2,209	
b. Less: allowance for possible loan losses.	62	
c. Loans, Net		2,147
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		149
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		64
16. TOTAL ASSETS (sum of items 1 thru 15).		6,884
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,429
18. Time and savings deposits of individuals, partnerships, and corporations		2,534
19. Deposits of United States Government		4
20. Deposits of States and political subdivisions in the United States		815
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		83
24. TOTAL DEPOSITS (sum of items 17 thru 23)		5,865
a. Total demand deposits.	2,516	
b. Total time and savings deposits.	3,349	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		35
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		110
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		6,010
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 75,000 (Par Value)		375
b. No. shares outstanding 75,000 (Par Value)		274
34. Surplus.		225
35. Undivided profits.		274
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		874
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		6,884

UNITED BANK OF COLORADO SPRINGS
Colorado Springs

OFFICERS

Robert E. Trego, President and Chairman of the Board; Richard W. Dailey, Senior Vice President; Jeffrey B. Milburn, Vice President; Eileen D. Cole, Cashier; Rod Brechtel, Asst. Vice President; Samuel J. Susuras, Asst. Vice President and Personal Banking Manager; Frances M. Whyte, Asst. Vice President; Leota J. Roads, Marketing Officer; Donald E. Demaree, Jr., Personnel Officer, Security Officer, Affirmative Action Officer and Assistant Cashier.

DIRECTORS

T. L. Cobb, Charles L. Hinkle, Bruce Hughes, Dietz Lusk, Jr., Michael J. McNally, L.C. Slothower, Jr., Robert E. Trego, Mark D. Wild, W. A. Wills, Jr., Barbara L. Yalich.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		6,506
2. U.S. Treasury securities		4,702
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		6,361
5. Other bonds, notes, and debentures		15
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	26,910	
b. Less: allowance for possible loan losses	266	
c. Loans, Net		26,644
10. Lease financing receivables		21
11. Bank premises, furniture and fixtures, and other assets representing bank premises		788
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		679
16. TOTAL ASSETS (sum of items 1 thru 15)		45,716
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		13,510
18. Time and savings deposits of individuals, partnerships, and corporations		24,345
19. Deposits of United States Government		30
20. Deposits of States and political subdivisions in the United States		1,018
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		1,035
23. Certified and officers' checks		740
24. TOTAL DEPOSITS (sum of items 17 thru 23)		40,678
a. Total demand deposits	15,589	
b. Total time and savings deposits	25,089	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		166
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		71
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		526
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)/(sum of items 24 thru 29)		41,441
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 170,000 (Par Value)		850
b. No. shares outstanding 170,000 (Par Value)		1,500
34. Surplus		1,925
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		4,275
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		45,716

METROPOLITAN STATE BANK, COMMERCE CITY
Adams County

OFFICERS

Orrel A. Daniel, President; Herbert G. Balderston, Executive Vice President; Kenneth M. Agnew, Senior Vice President and Cashier; Lynn M. Jefferies, Vice President; Clyde DeBello, Vice President; Barbara McCullough, Assistant Vice President; Donald R. Schulz, Vice President and Auditor.

DIRECTORS

Orrel A. Daniel, Kenneth M. Agnew, E. Kathleen Bauder, Edward A. Brown, Mads Anderson, Barbara McCullough, Herbert G. Balderston, Frances T. Daniel, Ivan R. Jergensen, Kenneth L. Gahagen, and Robert L. Bergman.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		2,620
2. U.S. Treasury securities		2,150
3. Obligations of other U.S. Government agencies and corporations		505
4. Obligations of States and Political subdivisions in the United States.		5,719
5. Other bonds, notes, and debentures		73
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	15,775	
b. Less: allowance for possible loan losses.	417	
c. Loans, Net		15,358
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		355
12. Real estate owned other than bank premises		212
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		9
15. Other assets		451
16. TOTAL ASSETS (sum of items 1 thru 15).		27,452
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		8,903
18. Time and savings deposits of individuals, partnerships, and corporations		9,935
19. Deposits of United States Government		64
20. Deposits of States and political subdivisions in the United States		5,149
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		18
23. Certified and officers' checks		313
24. TOTAL DEPOSITS (sum of items 17 thru 23)		24,382
a. Total demand deposits.	10,294	
b. Total time and savings deposits.	14,088	
25. Federal funds purchased and securities sold under agreements to repurchase		1,100
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		9
29. Other liabilities.		56
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		25,547
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 5,000		
b. No. shares outstanding 5,000 (Par Value)		500
34. Surplus.		1,200
35. Undivided profits.		205
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,905
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		27,452

MOUNTAIN VALLEY BANK, CONIFER
Jefferson CountyOFFICERS

John Olson, Chairman and Chief Executive Officer; Lloyd London, President;
Marlene Wade, Secretary and Cashier.

DIRECTORS

John P. Olson, Dale Langford, Morris Burk, Lloyd London, Ellen Olsen.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		415
2. U.S. Treasury securities		493
3. Obligations of other U.S. Government agencies and corporations		599
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		29
6. Federal Reserve stock and corporate stock		
7. Trading account securities		165
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	1,175	
b. Less: allowance for possible loan losses	7	
c. Loans, Net		1,168
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		315
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		65
16. TOTAL ASSETS (sum of items 1 thru 15)		3,249
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,121
18. Time and savings deposits of individuals, partnerships, and corporations		1,210
19. Deposits of United States Government		6
20. Deposits of States and political subdivisions in the United States		119
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		150
24. TOTAL DEPOSITS (sum of items 17 thru 23)		2,606
a. Total demand deposits	1,295	
b. Total time and savings deposits	1,311	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		24
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		2,630
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 12,500		
b. No. shares outstanding 12,500 (Par Value)		350
34. Surplus		150
35. Undivided profits		119
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		619
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		3,249

THE CITIZENS STATE BANK OF CORTEZ, CORTEZ
Montezuma County

OFFICERS

Charles M. Searle, President; James R. Rayburn, Executive Vice President; Belmar D. Brown, Senior Vice President and Cashier-Secretary; Charles D. Englehart and Marlin R. Wittwer, Assistant Vice Presidents; Elizabeth J. Norris, Operations Officer and Assistant Cashier; and Phyllis A. Fernando, Assistant Cashier.

DIRECTORS

George E. Dilts, Jack W. Hawkins, Joe C. Keesee, Charles M. McAfee, Sterling C. Phillips, James D. Porter, Wayne Rogers, Charles M. Searle, Elizabeth S. Searle, and Halworth B. Tanner.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		2,285
2. U.S. Treasury securities		1,686
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		3,021
5. Other bonds, notes, and debentures		1
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		500
9. a. Loans, Total (excluding unearned income)	15,076	
b. Less: allowance for possible loan losses	155	
c. Loans, Net		14,921
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		924
12. Real estate owned other than bank premises		85
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		730
16. TOTAL ASSETS (sum of items 1 thru 15)		24,153
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		6,176
18. Time and savings deposits of individuals, partnerships, and corporations		11,671
19. Deposits of United States Government		106
20. Deposits of States and political subdivisions in the United States		3,599
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		179
23. Certified and officers' checks		122
24. TOTAL DEPOSITS (sum of items 17 thru 23)		21,855
a. Total demand deposits	6,914	
b. Total time and savings deposits	14,941	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		203
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		319
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		22,377
31. Subordinated notes and debentures		200
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 60,000		600
b. No. shares outstanding 60,000 (Par Value)		600
34. Surplus		367
35. Undivided profits		9
36. Reserve for contingencies and other capital reserves		1,576
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		24,153
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		

THE MOFFAT COUNTY STATE BANK, CRAIG
Moffat County

OFFICERS

F. R. Montgomery, Chairman of the Board; J. H. Oliver, Vice Chairman of the Board; L. R. Fredrick, President; J. T. Haddan and O. L. Ashliman, Vice Presidents; G. E. Swanson, Vice President and Trust Officers; William Tevebaugh, Assistant Vice President; J. D. Kreissler, Vice President and Cashier; Cheryl Minton and Shirley Seely, Assistant Cashiers; Christine Prestin, Loan Operations; Janet Batt, Teller Operations; and M. L. McCawley, Auditor.

DIRECTORS

James H. Oliver, Ronald L. Moore, F. R. Montgomery, L. R. Fredrick, G. E. Swanson, O. L. Ashliman, Charles A. Stoddard, Jr., L. Dean Visintainer, Walter E. Zimmerman and Sidney H. Sather.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,252
2. U.S. Treasury securities		4,654
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		7,620
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,600
9. a. Loans, Total (excluding unearned income)	32,150	
b. Less: allowance for possible loan losses	409	
c. Loans, Net		31,741
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,003
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		1,273
16. TOTAL ASSETS (sum of items 1 thru 15)		51,143
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		13,521
18. Time and savings deposits of individuals, partnerships, and corporations		21,209
19. Deposits of United States Government		156
20. Deposits of States and political subdivisions in the United States		10,075
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		632
24. TOTAL DEPOSITS (sum of items 17 thru 23)		45,593
a. Total demand deposits	15,530	
b. Total time and savings deposits	30,063	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		50
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		754
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		46,397
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 15,000		
b. No. shares outstanding 15,000 (Par Value)		1,500
34. Surplus		2,000
35. Undivided profits		1,246
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		4,746
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		51,143

CRESTED BUTTE STATE BANK, CRESTED BUTTE
Gunnison County

OFFICERS

E. Richard Hunt, President; Steven R. Caldwell, Vice President; Gleaves M. Love, Vice President and Cashier-Secretary; Joyce M. Stajduhar and Barbara A. Kiesel, Assistant Cashiers.

DIRECTORS

E. Richard Hunt, Alanson D. Hegeman, William A. Frame, Allen Evans Cox, Gleaves M. Love, Thomas R.H. Glass, Thomas S. Cox, Kay C. Drury, and Stephen R. Caldwell.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,492
2. U.S. Treasury securities		289
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		169
5. Other bonds, notes, and debentures		34
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,825
9. a. Loans, Total (excluding unearned income)	5,082	
b. Less: allowance for possible loan losses	70	
c. Loans, Net		5,012
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		225
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		137
16. TOTAL ASSETS (sum of items 1 thru 15)		9,183
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,606
18. Time and savings deposits of individuals, partnerships, and corporations		3,131
19. Deposits of United States Government		19
20. Deposits of States and political subdivisions in the United States		1,496
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		21
23. Certified and officers' checks		119
24. TOTAL DEPOSITS (sum of items 17 thru 23)		8,392
a. Total demand deposits	3,886	
b. Total time and savings deposits	4,506	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		84
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		8,476
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 2,500		250
b. No. shares outstanding 2,500 (Par Value)		212
34. Surplus		245
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		707
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		9,183

BANK OF CRIPPLE CREEK, CRIPPLE CREEK
Teller County

OFFICERS

Theodore H. Mueller, President; Jim L. Songer, Vice President
and Cashier.

DIRECTORS

Theodore H. Mueller, Joyce H. Mueller, Wayne S. Mackin, Mary Alice
Robinson, Jim L. Songer and Richard W. Johnson.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		575
2. U.S. Treasury securities		646
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		396
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	3,779	
b. Less: allowance for possible loan losses	21	
c. Loans, Net		3,758
10. Lease financing receivables		5
11. Bank premises, furniture and fixtures, and other assets representing bank premises		136
12. Real estate owned other than bank premises		22
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		116
16. TOTAL ASSETS (sum of items 1 thru 15)		5,652
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,439
18. Time and savings deposits of individuals, partnerships, and corporations		2,097
19. Deposits of United States Government		12
20. Deposits of States and political subdivisions in the United States		1,423
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		79
23. Certified and officers' checks		5,050
24. TOTAL DEPOSITS (sum of items 17 thru 23)		1,718
a. Total demand deposits		3,332
b. Total time and savings deposits		
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		53
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		62
29. Other liabilities		5,165
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 5,980		120
b. No. shares outstanding 5,980 (Par Value)		230
34. Surplus		137
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		487
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		5,652
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		

THE RIO GRANDE COUNTY BANK, DEL NORTE
Rio Grande County

OFFICERS

John Reason, President; L.C. Martz, Vice President; John D. von Bernuth, Assistant Vice President; James F. Oaks, Cashier; Marion J. Underwood, Assistant Cashier.

DIRECTORS

John Reason, L.C. Martz, Alex Colville, Richard E. Conour, and Elizabeth A. Conour.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions	1,743	
2. U.S. Treasury securities	194	
3. Obligations of other U.S. Government agencies and corporations	50	
4. Obligations of States and Political subdivisions in the United States	657	
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock	9	
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	900	
9. a. Loans, Total (excluding unearned income)	4,219	
b. Less: allowance for possible loan losses	60	
c. Loans, Net	4,159	
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	44	
12. Real estate owned other than bank premises	15	
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	16	
16. TOTAL ASSETS (sum of items 1 thru 15)	7,787	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	4,421	
18. Time and savings deposits of individuals, partnerships, and corporations	1,073	
19. Deposits of United States Government	56	
20. Deposits of States and political subdivisions in the United States	1,213	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks	133	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	6,897	
a. Total demand deposits	5,019	
b. Total time and savings deposits	1,878	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	29	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	6,926	
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 250		
b. No. shares outstanding 250 (Par Value)		
34. Surplus	275	
35. Undivided profits	561	
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	861	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	7,787	

THE COLORADO BANK AND TRUST COMPANY OF DELTA
Delta
Delta County

OFFICERS

J. H. Oliver, Chairman of the Board; D. L. Mitchell, President and Trust Officer; Stanley E. Austin, Executive Vice President; John N. Stenman, Vice President and Cashier; Rebecca Shea and William Seuell, Vice Presidents; June Calhoun and Herb Ensley, Assistant Cashiers; Betty Sharp, Trust Officer; and Kay Carlquist, Administrative Assistant.

DIRECTORS

J. H. Oliver, Ronald L. Moore, D. L. Mitchell, Stanley E. Austin, Bill Helman, Don E. Lane, Ralph L. Mangum, and Elra L. Wilson.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thous.</u>
1. Cash and due from depository institutions		2,763
2. U.S. Treasury securities		5,690
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		5,172
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,000
9. a. Loans, Total (excluding unearned income)	27,169	
b. Less: allowance for possible loan losses	318	
c. Loans, Net		26,851
10. Lease financing receivables		23
11. Bank premises, furniture and fixtures, and other assets representing bank premises		804
12. Real estate owned other than bank premises		137
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		1,101
15. Other assets		43,545
16. TOTAL ASSETS (sum of items 1 thru 15)		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		8,091
18. Time and savings deposits of individuals, partnerships, and corporations		25,063
19. Deposits of United States Government		86
20. Deposits of States and political subdivisions in the United States		6,304
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		309
24. TOTAL DEPOSITS (sum of items 17 thru 23)		39,813
a. Total demand deposits	8,939	
b. Total time and savings deposits	30,854	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		506
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		40,319
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 120,000		
b. No. shares outstanding 120,000 (Par Value)		1,200
34. Surplus		1,200
35. Undivided profits		826
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		3,226
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		43,545

BANK OF DENVER, DENVER
Denver County

OFFICERS

Eugene H. Rock, President; George F. Rock, Senior Vice President; Patricia C. Connell, Cashier-Secretary; Loretta C. Smith, Assistant Cashier; William G. Moore, Treasurer.

DIRECTORS

Walter C. Emery, Robert C. Hawley, Earl L. Lawrence, Rex L. Morgan, Eugene H. Rock, George F. Rock, Marie E. Rock, John J. Vance, Robert W. Walter, John A. Yelenick, and W. W. Wilson.

December 31, 1980

ASSETS		Mill. Thou.
1. Cash and due from depository institutions		4,565
2. U.S. Treasury securities		3,886
3. Obligations of other U.S. Government agencies and corporations		1,723
4. Obligations of States and Political subdivisions in the United States		7,701
5. Other bonds, notes, and debentures		4
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		2,800
9. a. Loans, Total (excluding unearned income)	35,845	
b. Less: allowance for possible loan losses	359	
c. Loans, Net		35,586
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,938
12. Real estate owned other than bank premises		19
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		826
15. Other assets		813
16. TOTAL ASSETS (sum of items 1 thru 15)		59,881
LIABILITIES		
17. Demand deposits of individuals, partnerships, and corporations		16,684
18. Time and savings deposits of individuals, partnerships, and corporations		30,151
19. Deposits of United States Government		92
20. Deposits of States and political subdivisions in the United States		4,266
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		21
23. Certified and officers' checks		693
24. TOTAL DEPOSITS (sum of items 17 thru 23)		51,907
a. Total demand deposits	17,626	
b. Total time and savings deposits	36,281	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		12
27. Mortgage indebtedness and liability for capitalized leases		1,093
28. Bank's liability on acceptances executed and outstanding		826
29. Other liabilities		757
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		54,593
31. Subordinated notes and debentures		
EQUITY CAPITAL		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 90,000		
b. No. shares outstanding 90,000 (Par Value)		900
34. Surplus		1,500
35. Undivided profits		2,786
36. Reserve for contingencies and other capital reserves		100
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		5,286
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		59,881

CENTRAL BANK OF DENVER, DENVER
Denver CountyOFFICERS

Max G. Brooks, Chairman of the Board; Donald D. Hoffman, President; Joseph R. Lincoln, Executive Vice President and Secretary; R. J. Nelson and George G. Patterson, Executive Vice Presidents; Marvin K. Becker, Vice President and Controller; John E. Bush, Vice President and General Counsel; Thomas J. Gordon and Donald J. Horst, Vice President and Trust Officers; Donald H. Echtermeyer, Bernard E. Gibson, James B. Osbourn, Marvin F. Owens, Senior Vice Presidents; Johannes R. Tavernier, Corporate Trust Officer.

DIRECTORS

Jim D. Baldwin, Max G. Brooks, Donald R. Chabot, Alvin G. Flanagan, John E. Fuller, Donald D. Hoffman, Marion Hurwitz, Lloyd J. King, Dean R. Kittel, Joseph R. Lincoln, Frank E. McGlone, Roy L. Mason, R. J. Nelson, Richard H. O'Brien, J. W. Ringsby, Benjamin F. Stapleton, Jr., Chester J. Sulawski, Morley F. Thompson, Francis S. Van Derbur, Lucien Wulain.

December 31, 1980

<u>ASSETS</u>		<u>ML. THOU.</u>
1. Cash and due from depository institutions		199,940
2. U.S. Treasury securities		10,132
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		68,551
5. Other bonds, notes, and debentures		237
6. Federal Reserve stock and corporate stock		1,029
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		69,525
9. a. Loans, Total (excluding unearned income)	491,664	
b. Less: allowance for possible loan losses	4,680	
c. Loans, Net		486,984
10. Lease financing receivables		9,744
11. Bank premises, furniture and fixtures, and other assets representing bank premises		11,526
12. Real estate owned other than bank premises		272
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		16,323
16. TOTAL ASSETS (sum of items 1 thru 15)		874,269
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		249,642
18. Time and savings deposits of individuals, partnerships, and corporations		293,310
19. Deposits of United States Government		3,632
20. Deposits of States and political subdivisions in the United States		23,356
21. Deposits of foreign governments and official institutions		65,110
22. Deposits of commercial banks		82,735
23. Certified and officers' checks		4,874
24. TOTAL DEPOSITS (sum of items 17 thru 23)		722,659
a. Total demand deposits	333,577	
b. Total time and savings deposits	389,082	
25. Federal funds purchased and securities sold under agreements to repurchase		82,025
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		6,144
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		9,962
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		820,790
31. Subordinated notes and debentures		7,800
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 8,100,000		
b. No. shares outstanding 8,100,000 (Par Value)		8,100
34. Surplus		25,600
35. Undivided profits		11,979
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		45,679
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		874,269

CENTRAL BANK OF NORTH DENVER, DENVER
Denver CountyOFFICERS

Joseph R. Lincoln, Chairman of the Board; Mads Anderson, President; Donald D. Wise, Vice President and Cashier; C. David Harvey, Robert A. Wallace, Edward G. Wiggins and Larry Odegard, Vice Presidents; Marie E. Tokar, Assistant Vice President; Lynda Chea and Carol Pachello, Assistant Cashiers; and Karen Schwarck, Installment Loan Officer.

DIRECTORS

Mads Anderson, Dr. James R. Arneill, Jr., Max G. Brooks, Theodore M. Eaker, Joseph R. Lincoln, and Leo F. Sullivan.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		3,384
2. U.S. Treasury securities		7,298
3. Obligations of other U.S. Government agencies and corporations		7,676
4. Obligations of States and Political subdivisions in the United States		5,163
5. Other bonds, notes, and debentures		1
6. Federal Reserve stock and corporate stock		
7. Trading account securities		1,565
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	28,281	
b. Less: allowance for possible loan losses	405	
c. Loans, Net		27,876
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,043
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		791
16. TOTAL ASSETS (sum of items 1 thru 15)		54,797
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		18,605
18. Time and savings deposits of individuals, partnerships, and corporations		28,747
19. Deposits of United States Government		47
20. Deposits of States and political subdivisions in the United States		85
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		674
24. TOTAL DEPOSITS (sum of items 17 thru 23)		48,158
a. Total demand deposits	19,338	
b. Total time and savings deposits	28,820	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		475
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		48,633
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 195,000		
b. No. shares outstanding 195,000 (Par Value)		975
34. Surplus		3,575
35. Undivided profits		1,614
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		6,164
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		54,797

CENTURY BANK AND TRUST, DENVER
Denver CountyOFFICERS

Jon P. Coates, President; Fred W. Handel, Executive Vice President; John D. Rankin, Peter J. Ablanczy and Ralph E. Epen, Vice Presidents; Dolores K. Kerr Assistant Vice President; Sheila R. Johnson, Cashier; Gene W. Corley, Assistant Cashier; and Joseph Catara, Loan Officer.

DIRECTORS

Jon P. Coates, Gerson Epstein, Virgil F.W. Dickman, Harry J. Gobert, Fred W. Handel, E. C. Viner, Paul G. West.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		5,535
2. U.S. Treasury securities		1,699
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		6,785
5. Other bonds, notes, and debentures		639
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	25,641	
b. Less: allowance for possible loan losses	344	
c. Loans, Net		25,297
10. Lease financing receivables		878
11. Bank premises, furniture and fixtures, and other assets representing bank premises		694
12. Real estate owned other than bank premises		384
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		1,908
16. TOTAL ASSETS (sum of items 1 thru 15)		43,819
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		16,672
18. Time and savings deposits of individuals, partnerships, and corporations		18,361
19. Deposits of United States Government		64
20. Deposits of States and political subdivisions in the United States		1,709
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		1,511
23. Certified and officers' checks		814
24. TOTAL DEPOSITS (sum of items 17 thru 23)		39,131
a. Total demand deposits	19,064	
b. Total time and savings deposits	20,067	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		703
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		39,834
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 26,000		
b. No. shares outstanding 26,000 (Par Value)		520
34. Surplus		2,147
35. Undivided profits		1,318
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		3,985
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		43,819

COLORADO BANK -- TECH CENTER, DENVER
Denver County

OFFICERS

Garth Thomas, President; H. Daniel Pierson, Vice President and Cashier;
R. R. Arnold, Vice President; Mayo S. Dodd, Marketing Officer.

DIRECTORS

Will F. Nicholson, Jr., Harold Kountze, Jr., Kenneth H. Nordling, Garth Thomas, Charles A. Schley, Vern Eliason.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions.		2,299
2. U.S. Treasury securities		1,446
3. Obligations of other U.S. Government agencies and corporations		100
4. Obligations of States and Political subdivisions in the United States.		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	4,789	
9. a. Loans, Total (excluding unearned income)		
b. Less: allowance for possible loan losses.	11	
c. Loans, Net		4,778
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		273
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		153
16. TOTAL ASSETS (sum of items 1 thru 15).		9,049
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,857
18. Time and savings deposits of individuals, partnerships, and corporations		2,923
19. Deposits of United States Government		80
20. Deposits of States and political subdivisions in the United States		600
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		278
24. TOTAL DEPOSITS (sum of items 17 thru 23)		6,738
a. Total demand deposits.	3,215	
b. Total time and savings deposits.	3,523	
25. Federal funds purchased and securities sold under agreements to repurchase		741
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		67
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		7,546
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 8,000		
b. No. shares outstanding 8,000 (Par Value)		800
34. Surplus.		500
35. Undivided profits.		4
36. Reserve for contingencies and other capital reserves		199
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,503
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		9,049

THE COLORADO STATE BANK OF DENVER, DENVER
Denver County

OFFICERS

Elwood M. Kullgren, Chairman of the Board; Merlin C. Williams, President; John G. Wilkinson, Executive Vice President; Robert S. Anderson, Ralph E. Nelson and Robert J. Woods, Senior Vice Presidents; Vernon T. Reece, Jr., Senior Vice President and Trust Officer; Donald M. Troutman, Senior Vice President and Cashier; Donald R. Drummer, Vice President and Comptroller; James R. Elliott, Clifford L. Erickson, James E. Fitch, Mary P. Heatwole, Robert E. Lewis, Cecil McGlothlen and Ralph M. Slapper, Vice Presidents; James D. Garrett, Jeanette C. Pastore, Dolores R. Spomer and John W. Verner, Assistant Vice Presidents; John T. Walterhausen, Trust Officer.

DIRECTORS

J. W. Allison, Keith L. Brown, George P. Caulkins, Jr., Richard H. Cooper, Elwood M. Kullgren, Ralph E. Nelson, Richard E. Pate, Jr., Vernon T. Reece, Jr., Finlay M. Robinson John G. Wilkinson and Merlin C. Williams.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		10,325
2. U.S. Treasury securities		17,520
3. Obligations of other U.S. Government agencies and corporations		500
4. Obligations of States and Political subdivisions in the United States		18,737
5. Other bonds, notes, and debentures		15
6. Federal Reserve stock and corporate stock		
7. Trading account securities		3,000
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	37,541	
b. Less: allowance for possible loan losses	314	
c. Loans, Net		37,227
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,070
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		1,439
15. Other assets		89,833
16. TOTAL ASSETS (sum of items 1 thru 15)		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		36,709
18. Time and savings deposits of individuals, partnerships, and corporations		40,328
19. Deposits of United States Government		2,616
20. Deposits of States and political subdivisions in the United States		196
21. Deposits of foreign governments and official institutions		1
22. Deposits of commercial banks		
23. Certified and officers' checks		1,226
24. TOTAL DEPOSITS (sum of items 17 thru 23)		81,076
a. Total demand deposits	38,374	
b. Total time and savings deposits	42,702	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		487
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		81,563
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 100,000 (Par Value)		2,000
b. No. shares outstanding 100,000		3,000
34. Surplus		3,270
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		8,270
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		89,833
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		

DOMINION BANK OF DENVER, DENVER
Denver CountyOFFICERS

Daniel G. Hunter, President; Eugene T. Davis, Vice President; Pat Harless, Cashier-Secretary; Goldie Terry, Assistant Cashier; Christine Hildebrand, Treasurer.

DIRECTORS

Robert G. Elliott, Daniel G. Hunter, George L. Mac Gregor, Jr., Maurice Bershof, Paul J. Christensen, and Lyle Peter Edwards.

December 31, 1980

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	1,262
2. U.S. Treasury securities	2,260
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States	1,219
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	7,000
9. a. Loans, Total (excluding unearned income)	9,542
b. Less: allowance for possible loan losses	38
c. Loans, Net	9,504
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	758
12. Real estate owned other than bank premises	226
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	348
16. TOTAL ASSETS (sum of items 1 thru 15)	22,577

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	11,046
18. Time and savings deposits of individuals, partnerships, and corporations	7,573
19. Deposits of United States Government	78
20. Deposits of States and political subdivisions in the United States	1,000
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	588
24. TOTAL DEPOSITS (sum of items 17 thru 23)	20,285
a. Total demand deposits	11,712
b. Total time and savings deposits	8,573
25. Federal funds purchased and securities sold under agreements to repurchase	233
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	212
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	20,730
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	(Par Value)	
33. Common Stock a. No. shares authorized	85,000	
b. No. shares outstanding	85,000	(Par Value)
34. Surplus		850
35. Undivided profits		820
36. Reserve for contingencies and other capital reserves		177
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,847
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		22,577

THE FRONTIER BANK OF DENVER, DENVER
Denver County

OFFICERS

A. I. McCroskie, President; William M. Wilson, Cashier and Vice President;
Arlin McCroskie, Assistant Vice President; Marvin E. Francis and Mary Bell,
Assistant Cashiers; and Merrill O. Dart, Secretary.

DIRECTORS

A. I. McCroskie, Merrill O. Dart, Dwight A. Hamilton, and
Laurence B. Tree.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,806
2. U.S. Treasury securities		496
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		3,097
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		610
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	5,640	
b. Less: allowance for possible loan losses	76	
c. Loans, Net		5,564
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		145
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		304
15. Other assets		12,022
16. TOTAL ASSETS (sum of items 1 thru 15)		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		6,248
18. Time and savings deposits of individuals, partnerships, and corporations		3,626
19. Deposits of United States Government		38
20. Deposits of States and political subdivisions in the United States		
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		362
24. TOTAL DEPOSITS (sum of items 17 thru 23)		10,274
a. Total demand deposits	6,648	
b. Total time and savings deposits	3,626	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		5
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		10,279
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 50,000		
b. No. shares outstanding 50,000 (Par Value)		350
34. Surplus		750
35. Undivided profits		643
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,743
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		12,022

GUARANTY BANK & TRUST COMPANY, DENVER
Denver County

OFFICERS

Herman Horwich, Honorary Chairman of the Board; Ronald L. Moore, Chairman of the Board; Jack D. Rudolph, President and Chief Executive Officer; Gary G. Winter, Senior Vice President; Byron Hasstedt, Vice President and Trust Officer; Loyd Klemaz, Jerry Dirnberger, Raymond Buchanan, Ralph Raskin and John Woods, Vice Presidents; Dorothy Brown, Cashier and Secretary to the Board; Martin Perlman, David Boyles, and Terry Grotelueschen, Assistant Vice Presidents.

DIRECTORS

Arnold B. Alpert, Bruce Bowers, Mack L. Clayton, Ronald L. Crabb, Norman G. Gardenswartz, Herman Horwich, Paul Miller, Ronald L. Moore, James H. Oliver, Joseph D. Pepper, Gerald M. Quiat, Homer E. Reed, John C. Rudolph, Bernard J. Schaffner, Charles M. Schayer, I. J. Shore, and Max Weishly.

December 31, 1980

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	8,964
2. U.S. Treasury securities	9,210
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States	10,217
5. Other bonds, notes, and debentures	996
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	6,000
9. a. Loans, Total (excluding unearned income)	80,792
b. Less: allowance for possible loan losses	587
c. Loans, Net	80,205
10. Lease financing receivables	856
11. Bank premises, furniture and fixtures, and other assets representing bank premises	4,597
12. Real estate owned other than bank premises	23
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	2,187
16. TOTAL ASSETS (sum of items 1 thru 15)	123,275

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	36,788
18. Time and savings deposits of individuals, partnerships, and corporations	58,937
19. Deposits of United States Government	296
20. Deposits of States and political subdivisions in the United States	8,122
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	4,270
23. Certified and officers' checks	2,996
24. TOTAL DEPOSITS (sum of items 17 thru 23)	111,409
a. Total demand deposits	42,958
b. Total time and savings deposits	68,451
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	1,362
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	112,771
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value)	
33. Common Stock a. No. shares authorized 300,000	
b. No. shares outstanding 300,000 (Par Value)	3,000
34. Surplus	4,017
35. Undivided profits	3,487
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	10,504
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	123,275

INDEPENDENT STATE BANK OF COLORADO, DENVER
Denver County

OFFICERS

David G. Hamill, President; Betty M. Paulsen, Cashier.

DIRECTORS

Walter C. Emery, Louis F. Bein, Darryl W. Biggerstaff, Richard W. Ducic,
Frederick A. Egar, David G. Hamill, Earl F. Ishig, George T. Sweeney,
James Thomas, Lorn A. Winters.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		249
2. U.S. Treasury securities		
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		36
6. Federal Reserve stock and corporate stock		
7. Trading account securities		28,000
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	325	
b. Less: allowance for possible loan losses	4	
c. Loans, Net		321
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		7
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		26
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15)		28,639
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		
18. Time and savings deposits of individuals, partnerships, and corporations		
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		
21. Deposits of foreign governments and official institutions		2,533
22. Deposits of commercial banks		
23. Certified and officers' checks		2,533
24. TOTAL DEPOSITS (sum of items 17 thru 23)		
a. Total demand deposits	2,263	
b. Total time and savings deposits	270	
25. Federal funds purchased and securities sold under agreements to repurchase		24,447
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		8
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		26,988
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 6,040		604
b. No. shares outstanding 6,040 (Par Value)		604
34. Surplus		443
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,651
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		28,639

INTERNATIONAL BANK, DENVER
Denver CountyOFFICERS

Charles H. Smokier, President; Stephen G. Seay, Executive Vice-President;
O. C. Etter and John R. Simmons, Vice Presidents; Anna Marie Pixler, Assistant
Cashier.

DIRECTORS

Charles H. Smokier, Stephen G. Seay, Leigh H. Norgren, Jack C. Kent,
Martha Pettyjohn, and Robert E. Best

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions	2,633	
2. U.S. Treasury securities	186	
3. Obligations of other U.S. Government agencies and corporations	500	
4. Obligations of States and Political subdivisions in the United States	1,086	
5. Other bonds, notes, and debentures	24	
6. Federal Reserve stock and corporate stock		
7. Trading account securities	1,200	
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	10,096	
b. Less: allowance for possible loan losses	36	
c. Loans, Net	10,050	
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	478	
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding	288	
15. Other assets	16,445	
16. TOTAL ASSETS (sum of items 1 thru 15)		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	6,065	
18. Time and savings deposits of individuals, partnerships, and corporations	6,924	
19. Deposits of United States Government	117	
20. Deposits of States and political subdivisions in the United States	1,308	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks	478	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	14,892	
a. Total demand deposits	6,660	
b. Total time and savings deposits	8,232	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	254	
31. Subordinated notes and debentures	15,146	
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 50,000		
b. No. shares outstanding 50,000 (Par Value)	500	
34. Surplus	500	
35. Undivided profits	299	
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,299	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	16,445	

MID-STATES BANK, DENVER
Denver CountyOFFICERS

Alan R. Kris, President; Joseph P. Casey, Executive Vice President; Betty M. Paulsen, Senior Vice President and Cashier; William H. Edens, Senior Vice President Loan Administration; Carolyn Kealisher, Assistant Vice President, Personnel; Phyllis A. Hogan, Assistant Vice President, Operations; Virginia M. Alfredson, Loan Operations; and Mary Pfeifer, Operations Officer.

DIRECTORS

Mike A. Leprino, James G. Leprino, John F. Harper, John W. O'Dorisio, Louis L. Fox, Alan R. Kris, Anthony M. Dursey, Bruce E. Taylor, Donald Kehe, Charles M. DeBelle and George Koustas.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Dollars</u>
1. Cash and due from depository institutions		4,300
2. U.S. Treasury securities		1,462
3. Obligations of other U.S. Government agencies and corporations		450
4. Obligations of States and Political subdivisions in the United States		7,568
5. Other bonds, notes, and debentures		62
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		3,150
9. a. Loans, Total (excluding unearned income)	22,582	
b. Less: allowance for possible loan losses	742	
c. Loans, Net		22,340
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		2,114
12. Real estate owned other than bank premises		76
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		594
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15)		42,114
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		14,364
18. Time and savings deposits of individuals, partnerships, and corporations		21,047
19. Deposits of United States Government		100
20. Deposits of States and political subdivisions in the United States		1,303
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		12
23. Certified and officers' checks		506
24. TOTAL DEPOSITS (sum of items 17 thru 23)		37,332
a. Total demand deposits	14,983	
b. Total time and savings deposits	22,349	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		297
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		380
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		38,009
31. Subordinated notes and debentures		50
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 184,800		
b. No. shares outstanding 184,800 (Par Value)		1,848
34. Surplus		1,391
35. Undivided profits		816
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		4,055
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		42,114

MONTBELLO STATE BANK, DENVER
Denver County

OFFICERS

Charles R. Sillistrop, President; Murray F. Hill, Executive Vice President and Cashier; Jean Warren and W. Paul Summers, Vice Presidents; Michael J. Kropa, Assistant Vice President and Cashier-Secretary; Barbara West, Assistant Cashier; Kenneth R. Veasman, Security Officer; Gerard V. Frank, Business Development and Treasurer; and Betty Pershing, Auditor.

DIRECTORS

Charles R. Sillistrop, Kenneth A. Bundy, M.L. Gibson, Jr., Edward F. Hanifen, Murray F. Hill, Vincent N. Schmitz, George T. Sweeney, Loren E. Svenson, and Jack E. Wagenblast.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions	3,829	
2. U.S. Treasury securities	2,398	
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States	3,470	
5. Other bonds, notes, and debentures	96	
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	13,570	
b. Less: allowance for possible loan losses	126	
c. Loans, Net	13,444	
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	186	
12. Real estate owned other than bank premises	87	
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	373	
16. TOTAL ASSETS (sum of items 1 thru 15)	23,883	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	10,944	
18. Time and savings deposits of individuals, partnerships, and corporations	9,760	
19. Deposits of United States Government	81	
20. Deposits of States and political subdivisions in the United States	500	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks	35	
23. Certified and officers' checks	373	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	21,693	
a. Total demand deposits	11,433	
b. Total time and savings deposits	10,260	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	257	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	21,950	
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 30,000		
b. No. shares outstanding 30,300 (Par Value)	300	
34. Surplus	1,000	
35. Undivided profits	833	
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,933	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	23,883	

MOUNTAIN STATES BANK, DENVER
Denver CountyOFFICERS

William G. Griffith, President; Glen A. Pray, William G. Coatsman, William H. Flory, Robert E. Jordan and Arnold E. Smith, Vice Presidents; Michael C. Gavender and Bernie S. Murphy, Assistant Vice Presidents; Bernard J. Stachell, Cashier-Secretary; Robert G. Carpenter, Susan M. Creel and Steven C. Kramak, Assistant Cashiers; Stoddard White and E. W. Hodge, Trust Officers.

DIRECTORS

John T. Allen, Jr., George W. Calkins, J. E. Collier, Robert E. Frederic, William G. Griffith, D. R. Murphy, Edward D. Pierson, Wilbur M. Pryor, and Stoddard White.

December 31, 1960

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions	8,184	
2. U.S. Treasury securities	12,080	
3. Obligations of other U.S. Government agencies and corporations	6,100	
4. Obligations of States and Political subdivisions in the United States	11,459	
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	9,300	
9. a. Loans, Total (excluding unearned income)	43,714	
b. Less: allowance for possible loan losses	308	
c. Loans, Net	43,206	
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	579	
12. Real estate owned other than bank premises	19	
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	2,312	
16. TOTAL ASSETS (sum of items 1 thru 15)	93,439	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	30,044	
18. Time and savings deposits of individuals, partnerships, and corporations	49,313	
19. Deposits of United States Government	830	
20. Deposits of States and political subdivisions in the United States	3	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks	615	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	80,805	
a. Total demand deposits	31,489	
b. Total time and savings deposits	49,316	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	2,222	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	83,027	
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 75,000		
b. No. shares outstanding 75,000 (Par Value)	1,500	
34. Surplus	2,500	
35. Undivided profits	6,412	
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	10,412	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	93,439	

SOUTHEAST STATE BANK, DENVER
Denver CountyOFFICERS

Larry A. Mize, Chairman of the Board; L. I. Paulson, Vice Chairman of the Board;
Robert M. Sherrill, President; Conrad Kern and Francis J. Tate, Senior Vice Presidents;
Ronald G. Rogers, Senior Vice President and Controller; Richard L. McGilvery and
Patricia Peterie, Vice Presidents; Winifred J. Althizer, Vice President and Director
of Personnel; Warren Lee, Cashier; Karen S. Chason, Operations Officer;
Scott Edwards, Auditor; and Debra S. Gillman, Lobby Officer.

DIRECTORS

Larry A. Mize, Emil Hecht, L.I. Paulson, William S. Kemper, John Andrew Love,
Donald P. Shwayder, Philip D. Winn, Norman Brownstein, Robert M. Sherrill,
Donald L. Korts, and Michael A. Weiner.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thous.</u>
1. Cash and due from depository institutions		3,281
2. U.S. Treasury securities		2,978
3. Obligations of other U.S. Government agencies and corporations		938
4. Obligations of States and Political subdivisions in the United States		3,562
5. Other bonds, notes, and debentures		33
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	20,139	
b. Less: allowance for possible loan losses	231	
c. Loans, Net		19,908
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		335
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		414
15. Other assets		410
16. TOTAL ASSETS (sum of items 1 thru 15)		31,859
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		19,289
18. Time and savings deposits of individuals, partnerships, and corporations		11,193
19. Deposits of United States Government		1
20. Deposits of States and political subdivisions in the United States		2
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		947
24. TOTAL DEPOSITS (sum of items 17 thru 23)		27,434
a. Total demand deposits	16,239	
b. Total time and savings deposits	11,195	
25. Federal funds purchased and securities sold under agreements to repurchase		130
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		414
29. Other liabilities		491
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		28,489
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 100,000		
b. No. shares outstanding 100,000 (Par Value)		800
34. Surplus		1,508
35. Undivided profits		1,070
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		3,370
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		31,859

SOUTHWEST STATE BANK, DENVER
Denver CountyOFFICERS

Joseph Mosko, President; Harold V. Lustig, Senior Executive Vice President; Gary A. Mosko, Executive Vice President and Coordinator to the President; Jo Ann Brockway, Senior Vice President and Assistant to the Cashier; William Hedberg, Senior Vice President and Cashier; Richard Masche and Mary Cleveland, Vice Presidents; Stanley Winkler, Barbara Raper, Paulette Redler, and Shirley Johnson, Assistant Vice Presidents.

DIRECTORS

Joseph Mosko, Harold V. Lustig, Chess R. Martin, Zella Berenbaum, James A. Lustig, Gary A. Mosko, and Hubert T. Weinshtienk.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		4,220
2. U.S. Treasury securities		4,411
3. Obligations of other U.S. Government agencies and corporations		794
4. Obligations of States and Political subdivisions in the United States		9,361
5. Other bonds, notes, and debentures		50
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	35,427	
b. Less: allowance for possible loan losses	413	
c. Loans, Net		35,014
10. Lease financing receivables		175
11. Bank premises, furniture and fixtures, and other assets representing bank premises		258
12. Real estate owned other than bank premises		186
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		853
16. TOTAL ASSETS (sum of items 1 thru 15)		55,322
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		15,629
18. Time and savings deposits of individuals, partnerships, and corporations		31,775
19. Deposits of United States Government		80
20. Deposits of States and political subdivisions in the United States		789
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		100
23. Certified and officers' checks		762
24. TOTAL DEPOSITS (sum of items 17 thru 23)		49,135
a. Total demand deposits	18,478	
b. Total time and savings deposits	32,657	
25. Federal funds purchased and securities sold under agreements to repurchase		365
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances accepted and outstanding		
29. Other liabilities		973
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		50,473
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 150,000		
b. No. shares outstanding 150,000 (Par Value)		1,500
34. Surplus		2,000
35. Undivided profits		1,359
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		4,849
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		55,322

UNION BANK & TRUST, DENVER
Denver County

OFFICERS

E. G. Koellings, Chairman & Chief Executive Officer; J. W. Wells, President; N. R. Lockwood and J. C. Monnich, Senior Vice Presidents; W. H. Bahlis, Frank G. Kozak, James W. Gunter and Robert T. Rubbo, Vice Presidents; E. S. Turnbull, Cashier; Jerry D. Dirks, Assistant Vice President; Ulma L. Schaffer, Assistant Vice President and Trust Officer; Betty B. Dobbins, Assistant Cashier.

DIRECTORS

Wayne T. Biddle, Howard L. Farkas, Lloyd E. Hayne, Ralph D. Johnson, E. G. Koelling, W. R. Murfin, John B. Rogers, and J. B. Wells.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		3,242
2. U.S. Treasury securities		4,462
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		15,144
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		3,000
9. a. Loans, Total (excluding unearned income)	32,990	
b. Less: allowance for possible loan losses	186	
c. Loans, Net		32,804
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		990
12. Real estate owned other than bank premises		177
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		806
16. TOTAL ASSETS (sum of items 1 thru 15)		60,625
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		21,450
18. Time and savings deposits of individuals, partnerships, and corporations		26,615
19. Deposits of United States Government		53
20. Deposits of States and political subdivisions in the United States		4,625
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		1
24. TOTAL DEPOSITS (sum of items 17 thru 23)		52,744
a. Total demand deposits	21,557	
b. Total time and savings deposits	31,187	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		876
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		53,620
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 240,000		
b. No. shares outstanding 240,000 (Par Value)		3,000
34. Surplus		2,250
35. Undivided profits		1,658
36. Reserve for contingencies and other capital reserves		97
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		7,005
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		60,625

THE DOLORES STATE BANK, DOLORES
Montezuma County

OFFICERS

E. G. Merritt, President; J. C. Kinkade, First Vice President; Merton R. Taylor and William K. Nielson, Second Vice Presidents; Donald K. Majors, Executive Vice President and Cashier-Secretary; Edward G. Merritt, Jr., Vice President; Mary Ruth Majors and Mark A. Pell, Assistant Vice Presidents.

DIRECTORS

E. G. Merritt, M.D., J. C. Kinkade, Merton R. Taylor, William K. Nielson, and Donald K. Majors.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,178
2. U.S. Treasury securities		1,071
3. Obligations of other U.S. Government agencies and corporations		525
4. Obligations of States and Political subdivisions in the United States		173
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		6,100
9. a. Loans, Total (excluding unearned income)	9,581	
b. Less: allowance for possible loan losses	112	
c. Loans, Net		9,469
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		271
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15)		18,787
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		6,841
18. Time and savings deposits of individuals, partnerships, and corporations		9,086
19. Deposits of United States Government		235
20. Deposits of States and political subdivisions in the United States		759
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		107
23. Certified and officers' checks		308
24. TOTAL DEPOSITS (sum of items 17 thru 23)		17,336
a. Total demand deposits	7,886	
b. Total time and savings deposits	9,450	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		17,336
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)	20,000	
33. Common Stock a. No. shares authorized (Par Value)	20,000	200
b. No. shares outstanding		525
34. Surplus		726
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,451
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		18,787

DOVE CREEK STATE BANK, DOVE CREEK
Dolores CountyOFFICERSR. A. Galyean, President; Joe Kirkpatrick, Vice President; and
Ron Nolde, Cashier-Secretary.DIRECTORSRoss O. Carhart, Laroy Crow, Max Dalton, R. A. Galyean, John Jackson,
Robert E. Keyes, Cecil D. Martin, James E. Morehart, and J. Douglas Shand.

December 31, 1960

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions	468	
2. U.S. Treasury securities	1,669	
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States	913	
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	200	
9. a. Loans, Total (excluding unearned income)	4,112	
b. Less: allowance for possible loan losses	38	
c. Loans, Net	4,074	
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	171	
12. Real estate owned other than bank premises	1	
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	186	
16. TOTAL ASSETS (sum of items 1 thru 15)	7,682	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	1,459	
18. Time and savings deposits of individuals, partnerships, and corporations	4,511	
19. Deposits of United States Government	4	
20. Deposits of States and political subdivisions in the United States	848	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks	23	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	6,845	
a. Total demand deposits	1,901	
b. Total time and savings deposits	4,944	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	113	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	6,358	
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 1,500		
b. No. shares outstanding 1,500 (Par Value)	150	
34. Surplus	275	
35. Undivided profits	299	
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	724	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	7,682	

BANK OF DURANGO, DURANGO
La Plata CountyOFFICERS

Richard W. Turner, Chairman; R. W. Turner, Jr., President; Patterson Curtis, Executive Vice President; J. R. Harrison, Senior Vice President; Art Troyer, Vice President and Cashier; Richard L. Reinhard, Robert J. Peters and Clarence Beebe, Vice Presidents; Harold E. Luzar, Jr., Assistant Vice President and Carol Nunn, Administrative Assistant to the President.

DIRECTORS

Richard W. Turner, R. W. Turner, Jr., Claudine B. Turner, L. W. McDaniel, Clarence Beebe, Patterson Curtis, Richard L. Reinhard, and Robert J. Peters.

December 31, 1968

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1.	Cash and due from depository institutions	3,822
2.	U.S. Treasury securities	3,321
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	7,247
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	19,837
9.	a. Loans, Total (excluding unearned income)	230
	b. Less: allowance for possible loan losses	
	c. Loans, Net	19,607
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	503
12.	Real estate owned other than bank premises	217
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	884
16.	TOTAL ASSETS (sum of items 1 thru 15)	35,601
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	10,001
18.	Time and savings deposits of individuals, partnerships, and corporations	11,773
19.	Deposits of United States Government	
20.	Deposits of States and political subdivisions in the United States	7,926
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	931
23.	Certified and officers' checks	574
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	31,205
	a. Total demand deposits	12,069
	b. Total time and savings deposits	19,136
25.	Federal funds purchased and securities sold under agreements to repurchase	700
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	386
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	36
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	542
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	32,869
31.	Subordinated notes and debentures	
	<u>EQUITY CAPITAL</u>	
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 35,000 (Par Value)	700
	b. No. shares outstanding 35,000	1,300
34.	Surplus	732
35.	Undivided profits	
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	2,732
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	35,601

FIRST BANK OF EAGLE COUNTY, EAGLE
Eagle County

OFFICERS

Ned E. Oyler, President; Richard C. Rodgers, Vice President;
Paul V. Depp, Assistant Vice President; Ross M. Nolt, Cashier;
Mary Ann Wilson, Assistant Cashier; and Helen E. Oyler, Secretary.

DIRECTORS

Stephen Adams, Ned E. Oyler and Helen E. Oyler.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Dollars</u>
1. Cash and due from depository institutions	1,018	
2. U.S. Treasury securities	899	
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and political subdivisions in the United States	1,812	
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal funds sold and securities purchased under agreements to resell	500	
9. a. Loans, Total (excluding unearned income)	14,055	
b. Less: allowance for possible loan losses	14	
c. Loans, Net	14,041	
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	788	
12. Real estate owned other than bank premises	44	
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	481	
16. TOTAL ASSETS (sum of items 1 thru 15)	21,543	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	4,956	
18. Time and savings deposits of individuals, partnerships, and corporations	8,798	
19. Deposits of United States Government	38	
20. Deposits of States and political subdivisions in the United States	4,912	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks	341	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	19,045	
a. Total demand deposits	4,956	
b. Total time and savings deposits	12,181	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	399	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)	19,444	
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 2,000		
b. No. shares outstanding 2,000 [Par Value]	600	
34. Surplus	600	
35. Undivided profits	998	
36. Reserve for contingencies and other capital reserves	100	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	2,098	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	21,543	

THE EATON BANK, EATON
Weld County

OFFICERS

C. L. Larsen, President; John Kundert, Vice President; Pearl M. Larsen, Secretary; Beverly B. Webster, Cashier; Carla L. Garton, Assistant Cashier.

DIRECTORS

Pearl M. Larsen, Nellie M. Tyson, William J. Carlson, C. D. Larsen, and Velma L. Dillon.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Dols.</u>
1. Cash and due from depository institutions		1,030
2. U.S. Treasury securities		300
3. Obligations of other U.S. Government agencies and corporations		743
4. Obligations of States and Political subdivisions in the United States		1,137
5. Other bonds, notes, and debentures		25
6. Federal Reserve stock and corporate stock		
7. Trading account securities		1,550
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	9,465	
b. Less: allowance for possible loan losses	112	
c. Loans, Net		9,353
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		79
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		156
16. TOTAL ASSETS (sum of items 1 thru 15)		14,373
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,244
18. Time and savings deposits of individuals, partnerships, and corporations		8,785
19. Deposits of United States Government		3
20. Deposits of States and political subdivisions in the United States		1,078
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		37
24. TOTAL DEPOSITS (sum of items 17 thru 23)		13,147
a. Total demand deposits	3,749	
b. Total time and savings deposits	9,398	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		50
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		13,197
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 1,000		
b. No. shares outstanding 1,000 (Par Value)		100
34. Surplus		742
35. Undivided profits		334
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,176
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		14,373

ARAPAHOE BANK AND TRUST, ENGLEWOOD
Arapahoe CountyOFFICERSFrank S. Peterson, President; C. F. Parrish, Vice President and
Cashier-Secretary.DIRECTORSNicholas J. Meagher, Jr., Glen B. Clark, Sr., Frank S. Peterson,
Kenneth D. Luff, and Glen B. Clark, Jr.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		5,309
2. U.S. Treasury securities		7,137
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		5,260
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		361
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		3,200
9. a. Loans, Total (excluding unearned income)	22,292	
b. Less: allowance for possible loan losses	162	
c. Loans, Net		22,130
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		889
12. Real estate owned other than bank premises		40
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		763
16. TOTAL ASSETS (sum of items 1 thru 15)		45,089
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		21,880
18. Time and savings deposits of individuals, partnerships, and corporations		16,546
19. Deposits of United States Government		3
20. Deposits of States and political subdivisions in the United States		1,340
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		868
24. TOTAL DEPOSITS (sum of items 17 thru 23)		40,637
a. Total demand deposits	22,786	
b. Total time and savings deposits	17,869	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		444
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		386
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		41,467
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
Common Stock a. No. shares authorized 116,500		
b. No. shares outstanding 116,500 (Par Value)		466
34. Surplus		1,334
35. Undivided profits		1,822
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		3,622
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		45,089

CENTENNIAL STATE BANK OF COLORADO, ENGLEWOOD
Arapahoe CountyOFFICERS

C. L. Anderson, President; Robert J. McDowell and Michael A. Ohaver, Vice Presidents; W.L. Carter, Executive Vice President; Gary A. Johnson, Vice President and Cashier; Larry A. Suderman and Stephen Ellis, Assistant Vice Presidents.

DIRECTORS

C. L. Anderson, Robert J. McDowell, Joseph K. Bailey, G. Wesley Box, W. L. Carter, Robert F. Kelley, James McKechnie, Jr., William P. McKinnell, Jr., and Daniel Kubby.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thous.</u>
1. Cash and due from depository institutions		2,358
2. U.S. Treasury securities		1,501
3. Obligations of other U.S. Government agencies and corporations		1,946
4. Obligations of States and Political subdivisions in the United States		200
5. Other bonds, notes, and debentures		97
6. Federal Reserve stock and corporate stock		
7. Trading account securities		1,000
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	14,967	
b. Allowance for possible loan losses	24	
c. Loans, Net		14,943
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		212
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		439
15. Other assets		22,696
16. TOTAL ASSETS (sum of items 1 thru 15)		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		7,203
18. Time and savings deposits of individuals, partnerships, and corporations		9,861
19. Deposits of United States Government		7
20. Deposits of States and political subdivisions in the United States		3,065
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		475
24. TOTAL DEPOSITS (sum of items 17 thru 23)		20,611
a. Total demand deposits	7,826	
b. Total time and savings deposits	12,785	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		164
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		20,775
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 50,000		
b. No. shares outstanding 50,000 (Par Value)		750
34. Surplus		800
35. Undivided profits		371
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,921
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		22,696

CHARTER BANK AND TRUST, ENGLEWOOD
Arapahoe County

OFFICERS

A. Emmet Stephenson, Jr., Chairman of the Board; Thomas W. Kelly, President;
Stephen R. Dawson, Vice President, Cashier and Secretary.

DIRECTORS

A. Emmet Stephenson, Jr., Toni E. Stephenson, Norman Daren Writer, Diane
D. Writer, James R. Galbreath, James R. Wallace, Martin J. Wohlrich,
William C. Foxley, Thomas W. Kelly.

December 31, 1960

<u>ASSETS</u>		<u>Mill. Dollars</u>
1. Cash and due from depository institutions	167	
2. U.S. Treasury securities	424	
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	1,930	
9. a. Loans, Total (excluding unearned income)	1	
b. Less: allowance for possible loan losses	1	
c. Loans, Net		
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	108	
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	27	
16. TOTAL ASSETS (sum of items 1 thru 15)	2,676	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	1,671	
18. Time and savings deposits of individuals, partnerships, and corporations	25	
19. Deposits of United States Government	11	
20. Deposits of States and political subdivisions in the United States		
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks	16	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	1,724	
a. Total demand deposits	1,698	
b. Total time and savings deposits	25	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)	1,724	
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 100,000		
b. No. shares outstanding 100,000 (Par Value)	500	
34. Surplus	400	
35. Undivided profits	53	
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	953	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	2,676	

COMMUNITY BANK & TRUST COMPANY, ENGLEWOOD
Arapahoe County

OFFICERS

C. H. Smuckler, Chairman of the Board; Stephen G. Seay, President;
C. Walter Wilson, Assistant Vice President; and Linda Wiley, Cashier.

DIRECTORS

Jack C. Kent; Leigh H. Norgren, Stephen G. Seay, C.H. Smuckler,
Wilbur G. Wright and Richard L. Santa, Jr.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		692
2. U.S. Treasury securities		275
3. Obligations of other U.S. Government agencies and corporations		350
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		24
6. Federal Reserve stock and corporate stock		
7. Trading account securities		875
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	4,419	
b. Less: allowance for possible loan losses	18	
c. Loans, Net		4,409
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		61
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		120
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15)		6,806
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,412
18. Time and savings deposits of individuals, partnerships, and corporations		3,332
19. Deposits of United States Government		6
20. Deposits of States and political subdivisions in the United States		860
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		37
23. Certified and officers' checks		71
24. TOTAL DEPOSITS (sum of items 17 thru 23)		5,718
a. Total demand deposits	1,526	
b. Total time and savings deposits	4,192	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		89
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		5,807
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 50,000		
b. No. shares outstanding 50,000 (Par Value)		500
34. Surplus		300
35. Undivided profits		199
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		999
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		6,806

ORCHARD VALLEY BANK, EDGEMOND
Arapahoe County

OFFICERS

Charles H. Smukler, Chairman of the Board; Larry F. Pisacka, President;
Scott Radcliffe, Assistant Vice President; Steven B. Naggs, Cashier;

DIRECTORS

Jack C. Kent, Stephen B. Naggs, Robert E. Best, Charles H. Smukler, Larry
F. Pisacka.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Dollars</u>
1. Cash and due from depository institutions		915
2. U.S. Treasury securities		
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		27
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		775
9. a. Loans, Total (excluding unearned income)	1,395	
b. Less: allowance for possible loan losses	7	
c. Loans, Net		1,388
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		70
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		36
16. TOTAL ASSETS (sum of items 1 thru 15)		2,611
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		710
18. Time and savings deposits of individuals, partnerships, and corporations		558
19. Deposits of United States Government		4
20. Deposits of States and political subdivisions in the United States		300
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		29
24. TOTAL DEPOSITS (sum of items 17 thru 23)		1,599
a. Total demand deposits	763	
b. Total time and savings deposits	836	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		19
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		1,618
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding		
33. Common Stock a. No. shares authorized	50,000	
b. No. shares outstanding	50,000	
34. Surplus		600
35. Undivided profits		300
36. Reserve for contingencies and other capital reserves		91
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		991
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		2,611

FIRSTBANK OF ERIE, ERIE
Wald County

OFFICERS

A. Blaine Alley, President; Larry J. Hauserman, Vice President; Robert E. Appel, Secretary; and James G. Wendler, Cashier.

DIRECTORS

Robert E. Appel, Don L. DeBecker, William F. Johnson, R. Kent Landmark, Joseph A. Leonard, H.D., Roger L. Reicher, Ira C. Rothgerber, John R. Thomas, George Williams, J. Robert Young, A. Blaine Alley.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Dollars</u>
1. Cash and due from depository institutions	218	
2. U.S. Treasury securities	1,071	
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States	363	
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. Loans, Total (excluding unearned income)	1,271	
a. Less: Allowance for possible loan losses	8	
b. Loans, Net	1,263	
10. Lease financing receivables		
11. Bank premises, Furniture and fixtures, and other assets representing bank premises	9	
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	17	
16. TOTAL ASSETS (sum of items 1 thru 15)	2,945	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	527	
18. Time and savings deposits of individuals, partnerships, and corporations	1,801	
19. Deposits of United States Government	1	
20. Deposits of States and political subdivisions in the United States	215	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks	19	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	2,573	
a. Total demand deposits	627	
b. Total time and savings deposits	1,946	
25. Federal funds purchased and securities sold under agreements to repurchase	100	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances accepted and outstanding		
29. Other liabilities	28	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)	2,699	
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 60,000	60	
b. No. shares outstanding 60,000 (Par Value)	60	
34. Surplus	126	
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	206	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	2,945	

THE ESTATES BANK, ESTATES PARK
Lafayette County

OFFICERS

George J. Hix, President; Robert L. Porter, Executive Vice President;
Margaret Burt Boyer, Cashier; Ross Marsh, Assistant Cashier; Floyd A.
Tyson, Jr., Vice President and Controller; Jayne Gerrish, Loan Officer.

DIRECTORS

C. William Hering, Charles F. Hix, George J. Hix, Glenda L. Hix, Robert L.
Porter, Stanley J. Pratt.

December 31, 1960

<u>ASSETS</u>		<u>Mill. Dols.</u>
1. Cash and due from depository institutions	1,479	
2. U.S. Treasury securities	1,784	
3. Obligations of other U.S. Government agencies and corporations	200	
4. Obligations of States and Political subdivisions in the United States	1,250	
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	2,750	
9. a. Loans, Total (excluding unearned income)	9,481	
b. Less: allowance for possible loan losses	87	
c. Loans, Net	9,394	
10. Loans financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	588	
12. Real estate owned other than bank premises	318	
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	368	
16. TOTAL ASSETS (sum of items 1 thru 15)	17,847	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	4,177	
18. Time and savings deposits of individuals, partnerships, and corporations	9,988	
19. Deposits of United States Government	8	
20. Deposits of States and political subdivisions in the United States	1,815	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks	130	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	15,912	
a. Total demand deposits	4,107	
b. Total time and savings deposits	11,805	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized losses		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	120	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)	16,032	
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized	4,000	
b. No. shares outstanding	4,000	
34. Surplus	800	
35. Undivided profits	815	
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,815	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	17,847	

BANK OF EVERGREEN, EVERGREEN
Jefferson County

OFFICERS

Gary E. Brooks, Chairman of the Board; Richard W. Brown, President
and Compliance Officer; William B. Nofziger, Cashier, Board Secretary
and Security Officer.

DIRECTORS

Gary E. Brooks, Nan G. Brooks, R. W. Brown, Selwyn D. Graves, George G.
Patterson, R. D. Roper, and William B. Valentine.

December 31, 1980

ASSETS		Mill. Thous.
1. Cash and due from depository institutions	2,273	
2. U.S. Treasury securities	482	
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States	2,509	
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	100	
9. a. Loans, Total (excluding unearned income)	10,067	
b. Less: allowance for possible loan losses	98	
c. Loans, Net	9,969	
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	244	
12. Real estate owned other than bank premises	93	
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding	16	
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15)	15,906	
LIABILITIES		
17. Demand deposits of individuals, partnerships, and corporations	7,591	
18. Time and savings deposits of individuals, partnerships, and corporations	9,916	
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States	702	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks	524	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	16,733	
a. Total demand deposits	8,167	
b. Total time and savings deposits	8,566	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage interestlessness and liability for capitalized loans		
28. Bank's liability on acceptances accepted and outstanding		
29. Other liabilities	2	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) of items 24 thru 29)	16,735	
31. Subordinated notes and debentures		
EQUITY CAPITAL		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 16,250		
b. No. shares outstanding 16,250 (Par Value)	125	
34. Surplus	125	
35. Undivided profits	281	
36. Reserve for contingencies and other capital reserves	18	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,171	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	15,906	

THE BANK OF FAIRPLAY, FAIRPLAY
Park County

OFFICERS

Gary S. Ryan, President; William R. Hansen, Assistant Vice President;
Barbara R. Weston, Cashier-Secretary; Debra L. Miller, Assistant Cashier.

DIRECTORS

Wayne Olson, C. D. Boyd, Gary S. Ryan.

December 31, 1980

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions		326
2. U.S. Treasury securities		1,989
3. Obligations of other U.S. Government agencies and corporations		555
4. Obligations of States and Political subdivisions in the United States		854
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	2,283	
b. Less: allowance for possible loan losses	35	
c. Loans, Net		2,248
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		92
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		225
16. TOTAL ASSETS (sum of items 1 thru 15)		6,289
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,462
18. Time and savings deposits of individuals, partnerships, and corporations		1,623
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		2,259
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		
24. TOTAL DEPOSITS (sum of items 17 thru 23)		5,344
a. Total demand deposits	1,769	
b. Total time and savings deposits	3,575	
25. Federal funds purchased and securities sold under agreements to repurchase		300
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		65
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		5,709
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized		
b. No. shares outstanding (Par Value)		120
34. Surplus		245
35. Undivided profits		215
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		580
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		6,289

COMMERCE BANK, FORT COLLINS
Larimer County

OFFICERS

Joel H. Wiens, Chairman of the Board and President; Richard Zieman, Executive Vice President; Trexel Warren, Cashier; Phyllis Wiens, Secretary.

DIRECTORS

Joel H. Wiens, Thomas J. Wiens, Phyllis Wiens, William Pickett, Max R. Hoffman, Gary E. Nordick, Richard Zieman.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		545
2. U.S. Treasury securities		289
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		76
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		20
9. a. Loans, Total (excluding unearned income)	4,043	
b. Less: allowance for possible loan losses.	7	
c. Loans, Net		4,036
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		239
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		65
16. TOTAL ASSETS (sum of items 1 thru 15).		5,270
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,556
18. Time and savings deposits of individuals, partnerships, and corporations		2,019
19. Deposits of United States Government		1
20. Deposits of States and political subdivisions in the United States		700
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		45
24. TOTAL DEPOSITS (sum of items 17 thru 23)		4,321
a. Total demand deposits.	1,602	
b. Total time and savings deposits.	2,719	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		59
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		4,380
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 40,000		
b. No. shares outstanding 40,000 (Par Value)		400
34. Surplus.		300
35. Undivided profits.		190
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		890
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		5,270

NORTHERN BANK & TRUST, FORT COLLINS
Larimer County

OFFICERS

J. E. Facer, President; A. J. Heutzenroeder, Vice President and
Cashier-Secretary.

DIRECTORS

Glen B. Clark, Walter C. Emery, and J. E. Facer.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions	626	
2. U.S. Treasury securities	490	
3. Obligations of other U.S. Government agencies and corporations	250	
4. Obligations of States and Political subdivisions in the United States	213	
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	200	
9. a. Loans, Total (excluding unearned income)	3,636	
b. Less: allowance for possible loan losses	42	
c. Loans, Net	3,594	
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	108	
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	126	
16. TOTAL ASSETS (sum of items 1 thru 15)	5,607	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	2,319	
18. Time and savings deposits of individuals, partnerships, and corporations	1,871	
19. Deposits of United States Government	4	
20. Deposits of States and political subdivisions in the United States	605	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks	144	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	4,943	
a. Total demand deposits	2,467	
b. Total time and savings deposits	2,476	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	46	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	4,989	
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. Shares authorized 20,000		
b. No. shares outstanding 20,000 (Par Value)	200	
34. Surplus	200	
35. Undivided profits	218	
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	618	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	5,607	

ROCKY MOUNTAIN BANK & TRUST COMPANY
Fort Collins
Larimer County

OFFICERS

Larry L. Wall, President; B. A. Duval, Gary L. Butler and Daniel E. Olson, Vice Presidents; F.A. Forbes, Cashier-Secretary; Catherine Haworth, Assistant Cashier; Lyle F. Wall, Marketing Representative; and Maxine Hager, Personal Loan Officer.

DIRECTORS

B.A. Duval, John M. Toliver, Larry L. Wall, Lyle F. Wall, Harold C. Warner, and Reta F. Wall.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,154
2. U.S. Treasury securities		3,079
3. Obligations of other U.S. Government agencies and corporations		255
4. Obligations of States and Political subdivisions in the United States		1,593
5. Other bonds, notes, and debentures		15
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	11,344	
b. Less: allowance for possible loan losses	96	
c. Loans, Net		11,248
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		668
12. Real estate owned other than bank premises		62
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		519
16. TOTAL ASSETS (sum of items 1 thru 15)		18,593
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		5,026
18. Time and savings deposits of individuals, partnerships, and corporations		10,107
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		1,104
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		363
24. TOTAL DEPOSITS (sum of items 17 thru 23)		16,600
a. Total demand deposits	5,409	
b. Total time and savings deposits	11,191	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		46
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		188
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		266
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		17,100
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 33,000		
b. No. shares outstanding 33,000 (Par Value)		330
34. Surplus		770
35. Undivided profits		393
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,493
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		18,593

THE FORT LUPTON STATE BANK, FORT LUPTON
Weld County

OFFICERS

Dennis W. White, President; Grant A. Edwards, Assistant Vice President;
Beverly J. Miller, Cashier-Secretary; Michael A. Peetz, Assistant Cashier;
Lori A. Rasmussen, Loan Officer.

DIRECTORS

John R. Grieve, Mary M. Carlson, Leonard McCain, Roy G. Dinsdale and
Dennis W. White.

December 31, 1980

ASSETS

Mil. Thou.

1. Cash and due from depository institutions.	1,639
2. U.S. Treasury securities	1,471
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States.	2,406
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock.	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	1,258
9. a. Loans, Total (excluding unearned income)	13,685
b. Less: allowance for possible loan losses.	160
c. Loans, Net	13,525
10. Lease financing receivables.	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	369
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies.	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	490
16. TOTAL ASSETS (sum of items 1 thru 15).	21,158

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	5,607
18. Time and savings deposits of individuals, partnerships, and corporations	10,207
19. Deposits of United States Government	59
20. Deposits of States and political subdivisions in the United States	2,566
21. Deposits of foreign governments and official institutions.	
22. Deposits of commercial banks	
23. Certified and officers' checks	544
24. TOTAL DEPOSITS (sum of items 17 thru 23)	18,983
a. Total demand deposits.	6,994
b. Total time and savings deposits.	11,989
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities.	278
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	19,261
31. Subordinated notes and debentures.	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value)	
33. Common Stock a. No. shares authorized 4,000 (Par Value)	400
b. No. shares outstanding 4,000	600
34. Surplus.	897
35. Undivided profits.	
36. Reserve for contingencies and other capital reserves	1,897
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	21,158
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	

THE FARMERS STATE BANK OF FORT MORGAN
Fort Morgan

OFFICERS

J. H. Bloedorn, Jr., President; David L. Schomburg, Vice President;
Catherine C. Stroh, Secretary and Trust Officer; C. L. Williams, Cashier;
Ronald L. Hays, Vice President.

DIRECTORS

H. B. Bloedorn, J. H. Bloedorn, Jr., R. B. Fancher, Gary L. Loseke,
Catherine C. Stroh, and W. M. Watrous.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		6,944
2. U.S. Treasury securities		4,321
3. Obligations of other U.S. Government agencies and corporations		1,674
4. Obligations of States and Political subdivisions in the United States		8,419
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		108
7. Trading account securities		
8. Federal funds sold and securities purchased under agreements to resell		2,950
9. a. Loans, Total (excluding unearned income)	36,761	
b. Less: allowance for possible loan losses	454	
c. Loans, Net		36,307
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		610
12. Real estate owned other than bank premises		32
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		1,144
15. Other assets		62,509
16. TOTAL ASSETS (sum of items 1 thru 15)		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		11,549
18. Time and savings deposits of individuals, partnerships, and corporations		36,868
19. Deposits of United States Government		72
20. Deposits of States and political subdivisions in the United States		4,869
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		195
24. TOTAL DEPOSITS (sum of items 17 thru 23)		53,553
a. Total demand deposits	12,602	
b. Total time and savings deposits	40,951	
25. Federal funds purchased and securities sold under agreements to repurchase		570
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		300
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		883
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		55,306
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 16,000		
b. No. shares outstanding 16,000 (Par Value)		1,600
34. Surplus		2,000
35. Undivided profits		3,603
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		7,203
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		62,509

PIONEER BANK, FOUNTAIN
El Paso County

OFFICERS

John G. Lovett, President; Stephen A. Mosher, Senior Vice President;
D. Laverne Feilhauer, Cashier-Secretary; Dorothy B. Brewer, Administrative
Officer and Assistant Cashier; and Marcia L. Montgomery, Assistant Loan
Officer and Treasurer.

DIRECTORS

Leo R. Smentowski, John G. Lovett, Thomas S. Sinton, Sr., Floy E. Murphy,
Stephen A. Mosher, and Marcella F. Smentowski.

December 31, 1980

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	968
2. U.S. Treasury securities	1,238
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States	443
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	1,200
9. a. Loans, Total (excluding unearned income)	4,447
b. Less: allowance for possible loan losses	56
c. Loans, Net	4,391
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	87
12. Real estate owned other than bank premises	25
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	290
16. TOTAL ASSETS (sum of items 1 thru 15)	8,642

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	2,750
18. Time and savings deposits of individuals, partnerships, and corporations	2,467
19. Deposits of United States Government	14
20. Deposits of States and political subdivisions in the United States	2,515
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	46
24. TOTAL DEPOSITS (sum of items 17 thru 23)	7,792
a. Total demand deposits	3,204
b. Total time and savings deposits	4,588
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	261
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	8,053
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value) . . .	
33. Common Stock a. No. shares authorized 20	
b. No. shares outstanding 20 (Par Value) . . .	200
34. Surplus	200
35. Undivided profits	189
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	589
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	8,642

THE FOWLER STATE BANK, FOWLER
Otero County

OFFICERS

Joe M. Fox, President; Mrs. W. H. Fox, Chairman of the Board
Doyle Marvin, Vice President and Cashier-Secretary.

DIRECTORS

Joe M. Fox, Mrs. H. W. Fox, Doyle Marvin, E. F. Tillotson

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions	291	
2. U.S. Treasury securities	2,495	
3. Obligations of other U.S. Government agencies and corporations	200	
4. Obligations of States and Political subdivisions in the United States	234	
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	1,750	
9. a. Loans, Total (excluding unearned income)	3,400	
b. Less: allowance for possible loan losses	72	
c. Loans, Net		3,328
10. Lease financing receivables		16
11. Bank premises, furniture and fixtures, and other assets representing bank premises		29
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15)		8,343
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,867
18. Time and savings deposits of individuals, partnerships, and corporations		5,295
19. Deposits of United States Government		8
20. Deposits of States and political subdivisions in the United States		18
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		45
24. TOTAL DEPOSITS (sum of items 17 thru 23)		7,233
a. Total demand deposits	1,931	
b. Total time and savings deposits	5,302	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		7,233
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 500		
b. No. shares outstanding 500 (Par Value)		50
34. Surplus		250
35. Undivided profits		810
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,110
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		8,343

PLATTE VALLEY BANK OF WELD COUNTY, FREDERICK
Weld County

OFFICERS

James J. O'Dell, President; Alan D. Wilson, Executive Vice President;
Virginia L. Unrein, Cashier; Mary Jane Hall and Allan J. Becker,
Assistant Vice Presidents.

DIRECTORS

James J. O'Dell, Jeanne L. O'Dell, Richard G. Chenoweth, Betty J. Butz,
Eugene C. Anderson, and Alan D. Wilson.

December 31, 1980

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	884
2. U.S. Treasury securities	498
3. Obligations of other U.S. Government agencies and corporations	200
4. Obligations of States and Political subdivisions in the United States	385
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	
9. a. Loans, Total (excluding unearned income)	5,459
b. Less: allowance for possible loan losses	52
c. Loans, Net	5,407
10. Lease financing receivables	103
11. Bank premises, furniture and fixtures, and other assets representing bank premises	95
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	353
16. TOTAL ASSETS (sum of items 1 thru 15)	7,925

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	1,403
18. Time and savings deposits of individuals, partnerships, and corporations	4,410
19. Deposits of United States Government	12
20. Deposits of States and political subdivisions in the United States	881
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	114
24. TOTAL DEPOSITS (sum of items 17 thru 23)	6,820
a. Total demand deposits	1,801
b. Total time and savings deposits	5,019
25. Federal funds purchased and securities sold under agreements to repurchase	395
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	69
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	7,284
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value)	
33. Common Stock a. No. shares authorized 20,000	
b. No. shares outstanding 20,000 (Par Value)	200
34. Surplus	350
35. Undivided profits	91
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	641
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	7,925

SUMMIT COUNTY BANK, FRISCO
Summit County

OFFICERS

Alan Crook, President; John F. Ezell, Vice President; Scott R. Scheibe, Cashier; Franklin R. Albert, Assistant Cashier; and Susan Bailey, Loan Operations Officer.

DIRECTORS

Donald Farber, H. S. Myers, Alan Crook, John F. Ezell, Charles R. Anderson, and Scott R. Scheibe.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thous.</u>
1. Cash and due from depository institutions		3,329
2. U.S. Treasury securities		1,122
3. Obligations of other U.S. Government agencies and corporations		2,597
4. Obligations of States and Political subdivisions in the United States		1,285
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	11,598	
b. Less: allowance for possible loan losses	121	
c. Loans, Net		11,477
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,542
12. Real estate owned other than bank premises		26
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		590
15. Other assets		21,968
16. TOTAL ASSETS (sum of items 1 thru 15)		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		9,339
18. Time and savings deposits of individuals, partnerships, and corporations		3,992
19. Deposits of United States Government		63
20. Deposits of States and political subdivisions in the United States		4,694
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		442
24. TOTAL DEPOSITS (sum of items 17 thru 23)		18,530
a. Total demand deposits	10,711	
b. Total time and savings deposits	7,819	
25. Federal funds purchased and securities sold under agreements to repurchase		200
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		1,323
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		137
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		20,190
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 64,000		480
b. No. shares outstanding 64,000 (Par Value)		520
34. Surplus		778
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,778
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		21,968

FRUITA STATE BANK, FRUITA
Mesa County

OFFICERS

Kenneth A. Strother, President; A.M. Crews, Executive Vice President;
Robert M. Stewart, Cashier; Richard D. Youmans, Installment Loan Officer.

DIRECTORS

D. Earle Brumbaugh, Richard H. Cipolla, A. M. Crews, Emmett Elizondo,
Robert Gobbo, Ronald L. Moore, J. H. Oliver, and Kenneth A. Strother.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		2,094
2. U.S. Treasury securities		2,790
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		2,773
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,950
9. a. Loans, Total (excluding unearned income)	9,232	
b. Less: allowance for possible loan losses	106	
c. Loans, Net		9,126
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		172
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		414
16. TOTAL ASSETS (sum of items 1 thru 15)		19,319
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		4,681
18. Time and savings deposits of individuals, partnerships, and corporations		8,429
19. Deposits of United States Government		32
20. Deposits of States and political subdivisions in the United States		3,724
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		517
24. TOTAL DEPOSITS (sum of items 17 thru 23)		17,383
a. Total demand deposits	5,304	
b. Total time and savings deposits	12,079	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		232
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		17,645
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 5,000		
b. No. shares outstanding 5,000 (Par Value)		500
34. Surplus		750
35. Undivided profits		424
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,674
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		19,319

BANK OF GEORGETOWN, GEORGETOWN
Clear Creek CountyOFFICERS

Clay J. Hutchinson, Jr., President; Edward A. Walters, Cashier;
and Dolores E. Zavala, Assistant Cashier.

DIRECTORS

Leo N. Bradley, Hugo Buerger, III, Thomas J. Carney, Clay J.
Hutchinson, Jr., Richard M. Kreutzer, Edward A. Walters, and Otto H.
H. Werlin.

December 31, 1980

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions		491
2. U.S. Treasury securities		884
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal funds sold and securities purchased under agreements to resell		750
9. a. Loans, Total (excluding unearned income)	2,916	
b. Less: allowance for possible loan losses	25	
c. Loans, Net		2,891
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		94
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		86
15. Other assets		5,196
16. TOTAL ASSETS (sum of items 1 thru 15)		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,087
18. Time and savings deposits of individuals, partnerships, and corporations		1,700
19. Deposits of United States Government		14
20. Deposits of States and political subdivisions in the United States		824
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		81
23. Certified and officers' checks		4,706
24. TOTAL DEPOSITS (sum of items 17 thru 23)		
a. Total demand deposits	2,546	
b. Total time and savings deposits	2,160	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		46
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		4,752
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 700 (Par Value)		105
b. No. shares outstanding 700		200
34. Surplus		130
35. Undivided profits		9
36. Reserve for contingencies and other capital reserves		444
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		5,196
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		

THE BANK OF GLENWOOD, GLENWOOD SPRINGS
Garfield County

OFFICERS

Kohler McInnis, Chairman of the Board; W. T. Sisson, President; John H. McAdams, Senior Vice President; Bert E. Bankert and Dorothy Youmans, Vice Presidents; Darlene Snook, Comptroller; M. Louise Grange, Cashier; Danny Doig and John L. Simpson, Loan Officers; Jeanne Baker, Customer Service Officer and W. Gene Curtis, Marketing Officer.

DIRECTORS

William Bolitho, Leonis P. Chuc, Stanley L. Dodson, Gerald D. Hartert, Hugh M. Hyder, Kohler McInnis, Will F. Nicholson, Jr., Jeffrey M. Pease, William T. Sisson, and Donald L. Vanderhoof.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions	1,962	
2. U.S. Treasury securities	4,286	
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States	2,667	
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	17,918	
b. Less: allowance for possible loan losses	167	
c. Loans, Net		17,751
10. Lease financing receivables		11
11. Bank premises, furniture and fixtures, and other assets representing bank premises		675
12. Real estate owned other than bank premises		201
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		715
16. TOTAL ASSETS (sum of items 1 thru 15)		28,268
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	8,150	
18. Time and savings deposits of individuals, partnerships, and corporations	13,371	
19. Deposits of United States Government	40	
20. Deposits of States and political subdivisions in the United States	2,989	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks	30	
23. Certified and officers' checks	230	
24. TOTAL DEPOSITS (sum of items 17 thru 23)		24,810
a. Total demand deposits	9,351	
b. Total time and savings deposits	15,459	
25. Federal funds purchased and securities sold under agreements to repurchase	250	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases	72	
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	371	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		25,503
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 45,000		
b. No. shares outstanding 45,000 (Par Value)		1,000
34. Surplus		700
35. Undivided profits		1,052
36. Reserve for contingencies and other capital reserves		13
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,765
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		28,268

VALLEY BANK AND TRUST, GLENWOOD SPRINGS
Garfield County

OFFICERS

J. Robert Young, Chairman of the Board; Steven E. Connolly, President;
L. Kristine Gardner, Cashier and Secretary; Dave Alley, Assistant Cashier
and Security Officer; William B. Vollbracht, Chairman of Executive Committee.

DIRECTORS

J. Robert Young, Rodney E. Slifer, Wallace A. E. deBeque, J. Dudley Lockrem,
Peter N. Guy.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		390
2. U.S. Treasury securities		900
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		50
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		360
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	4,499	
b. Less: allowance for possible loan losses	15	
c. Loans, Net		4,484
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		114
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		141
16. TOTAL ASSETS (sum of items 1 thru 15)		6,439
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,838
18. Time and savings deposits of individuals, partnerships, and corporations		2,428
19. Deposits of United States Government		10
20. Deposits of States and political subdivisions in the United States		1,334
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		10
23. Certified and officers' checks		91
24. TOTAL DEPOSITS (sum of items 17 thru 23)		5,711
a. Total demand deposits	2,058	
b. Total time and savings deposits	3,653	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		67
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		5,778
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 40,000		300
b. No. shares outstanding 40,000 (Par Value)		200
34. Surplus		161
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		661
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		6,439

DENVER WEST BANK AND TRUST, GOLDEN
Jefferson CountyOFFICERS

Marquis Norwalk, President; Lois McEachern, Cashier.

DIRECTORS

Clark Caley, H. D. Huff, Marquis Norwalk, Gary M. Polumbus, Charles E. Stevinson, Gregory C. Stevinson.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,329
2. U.S. Treasury securities		770
3. Obligations of other U.S. Government agencies and corporations		200
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,700
9. a. Loans, Total (excluding unearned income)	3,497	
b. Less: allowance for possible loan losses	30	
c. Loans, Net		3,467
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		72
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		92
16. TOTAL ASSETS (sum of items 1 thru 15)		7,630
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,443
18. Time and savings deposits of individuals, partnerships, and corporations		1,933
19. Deposits of United States Government		5
20. Deposits of States and political subdivisions in the United States		1,780
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		357
24. TOTAL DEPOSITS (sum of items 17 thru 23)		6,518
a. Total demand deposits	2,805	
b. Total time and savings deposits	3,713	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		88
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		6,606
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 10,000 (Par Value)		500
b. No. shares outstanding 10,000 (Par Value)		400
34. Surplus		124
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,024
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		7,630

GOLDEN STATE BANK, GOLDEN
Jefferson County

OFFICERS

Gurnett Steinhauer, Chairman of the Board; Richard M. Kreutzer, President; Thomas R. Koncilijs, Vice President, Security Officer, Secretary to the Board, and Acting Cashier; John C. Hannagan, Jack L. Trezise and Richard S. Bair, Vice Presidents; Ann Connor, Customer Services Officer; Thomas E. Romito, Installment Loan Officer and Daisy E. Bankston, Operations Officer.

DIRECTORS

Richard M. Kreutzer, Earl K. Madsen, James H. Ogg, Thomas G. Plummer, Herman Ponder, Gurnett Steinhauer, William H. Walrath, Frederick F. Wangaard, Jr.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		4,694
2. U.S. Treasury securities		1,147
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		1,382
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	16,922	
b. Less: allowance for possible loan losses	141	
c. Loans, Net		16,781
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		262
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		370
16. TOTAL ASSETS (sum of items 1 thru 15)		24,636
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		7,447
18. Time and savings deposits of individuals, partnerships, and corporations		10,937
19. Deposits of United States Government		428
20. Deposits of States and political subdivisions in the United States		3,292
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		11
23. Certified and officers' checks		482
24. TOTAL DEPOSITS (sum of items 17 thru 23)		22,597
a. Total demand deposits	11,034	
b. Total time and savings deposits	11,563	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		248
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		22,845
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 4,500		
b. No. shares outstanding 4,260 (Par Value)		650
34. Surplus		650
35. Undivided profits		497
36. Reserve for contingencies and other capital reserves		(6)
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,791
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		24,636

THE AMERICAN STATE BANK OF GRANADA, GRANADA
Prowers County

OFFICERS

J. B. McKeever, President; C. B. Kennedy, Executive Vice President; Martin E. Jensen, Vice President and Cashier; Verlia M. Helsel, Assistant Vice President and Assistant Cashier.

DIRECTORS

Martin E. Jensen, C. B. Kennedy, J. B. McKeever, Sarah H. McKeever, Carl M. Shinn.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions	561	
2. U.S. Treasury securities	2,186	
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States	520	
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock	3	
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	1,000	
9. a. Loans, Total (excluding unearned income)	2,888	
b. Less: allowance for possible loan losses	54	
c. Loans, Net	2,834	
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	57	
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	11	
16. TOTAL ASSETS (sum of items 1 thru 15)	7,222	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	1,172	
18. Time and savings deposits of individuals, partnerships, and corporations	4,547	
19. Deposits of United States Government	20	
20. Deposits of States and political subdivisions in the United States	554	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks	145	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	6,438	
a. Total demand deposits	1,447	
b. Total time and savings deposits	4,991	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	108	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	6,546	
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 1,400		
b. No. shares outstanding 1,400 (Par Value)	140	
34. Surplus	365	
35. Undivided profits	156	
36. Reserve for contingencies and other capital reserves	15	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	676	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	7,222	

MIDDLE PARK BANK, GRANBY
Grand County

OFFICERS

Robert O. Evans, President; Richard W. Ramler, Vice President;
Barbara L. Mitchell, Vice President and Cashier; Cynthia L. Fulk,
Administrative Officer; Helen I. Howell, Loan Administrative Officer.

DIRECTORS

Robert O. Evans, Robert W. Isham, Eleanor Joy Isham, William E. Jennings,
and Louis C. Yager.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,392
2. U.S. Treasury securities		646
3. Obligations of other U.S. Government agencies and corporations		2,627
4. Obligations of States and Political subdivisions in the United States		1,268
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	12,588	
b. Less: allowance for possible loan losses	137	
c. Loans, Net		12,451
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		70
12. Real estate owned other than bank premises		242
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		378
16. TOTAL ASSETS (sum of items 1 thru 15)		19,074
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		5,255
18. Time and savings deposits of individuals, partnerships, and corporations		7,303
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		3,676
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		211
24. TOTAL DEPOSITS (sum of items 17 thru 23)		16,445
a. Total demand deposits	6,226	
b. Total time and savings deposits	10,219	
25. Federal funds purchased and securities sold under agreements to repurchase		650
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		171
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		17,266
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 55,000		
b. No. shares outstanding 55,000 (Par Value)		550
34. Surplus		800
35. Undivided profits		458
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,808
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		19,074

BANK OF ORCHARD MESA, GRAND JUNCTION
Mesa County

OFFICERS

Tom Elder, Chairman of the Board, Richard J. Witsken, President; Lois H. Feil, Vice President; Marvin R. Derhsem, Jr., Cashier; and Louise Dixon, Assistant Cashier.

DIRECTORS

LeRoy Bacon, Louis Walker, Tom E. Elder, Walter S. Fees, Jr., Percy G. Fleming, Harold J. Kendrick, D. G. Son, Ulmer R. Wilmer, Ray J. Boggs, Billy J. Green, L. Lance Johnson, and Richard J. Witsken.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		5,584
2. U.S. Treasury securities		2,907
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		446
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	13,282	
b. Less: allowance for possible loan losses	138	
c. Loans, Net		13,144
10. Lease financing receivables		205
11. Bank premises, furniture and fixtures, and other assets representing bank premises		610
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		468
16. TOTAL ASSETS (sum of items 1 thru 15)		23,364
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		8,962
18. Time and savings deposits of individuals, partnerships, and corporations		10,293
19. Deposits of United States Government		59
20. Deposits of States and political subdivisions in the United States		966
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		265
24. TOTAL DEPOSITS (sum of items 17 thru 23)		20,545
a. Total demand deposits	9,373	
b. Total time and savings deposits	11,172	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		576
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		21,121
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 100,000		
b. No. shares outstanding 100,000 (Par Value)		400
34. Surplus		934
35. Undivided profits		909
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,243
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		23,364

UNITED STATES BANK OF GRAND JUNCTION
Grand Junction
Mesa County

OFFICERS

E. L. Bacon, Senior Chairman of the Board; Herbert L. Bacon, Chairman of the Board and Chief Executive Officer; Bill Gossett, President; Marvin W. Moeller, Cashier-Secretary; Miles Kara, Senior Vice President and Trust Officer.

DIRECTORS

E. L. Bacon, Herbert L. Bacon, Bill Gossett, O.B. Hubbard, Harry Pforzheimer, Anthony Williams, Linda Gilmore, L.O. Griffith, H. Kirk Jackson, Gordon A. Munro, Bruce Alexander, Guy D. Cherp, John U. Tomlinson, Ronald E. Tipping; and Sister Mary Aloys.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions.		28,698
2. U.S. Treasury securities.		9,145
3. Obligations of other U.S. Government agencies and corporations.		1,000
4. Obligations of States and Political subdivisions in the United States.		5,656
5. Other bonds, notes, and debentures.		
6. Federal Reserve stock and corporate stock.		218
7. Trading account securities.		
8. Federal Funds sold and securities purchased under agreements to resell.		
9. a. Loans, Total (excluding unearned income).	73,273	
b. Less: allowance for possible loan losses.	866	
c. Loans, Net.		72,407
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises.		4,118
12. Real estate owned other than bank premises.		333
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding.		
15. Other assets.		1,838
16. TOTAL ASSETS (sum of items 1 thru 15).		123,413
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations.		38,849
18. Time and savings deposits of individuals, partnerships, and corporations.		51,799
19. Deposits of United States Government.		156
20. Deposits of States and political subdivisions in the United States.		12,039
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks.		3,159
23. Certified and officers' checks.		1,342
24. TOTAL DEPOSITS (sum of items 17 thru 23).		107,344
a. Total demand deposits.	45,638	
b. Total time and savings deposits.	61,706	
25. Federal funds purchased and securities sold under agreements to repurchase.		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money.		760
27. Mortgage indebtedness and liability for capitalized leases.		2,486
28. Bank's liability on acceptances executed and outstanding.		
29. Other liabilities.		2,151
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29).		112,743
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 20,000 (Par Value)		
b. No. shares outstanding 20,000 (Par Value)		2,000
34. Surplus.		5,000
35. Undivided profits.		3,670
36. Reserve for contingencies and other capital reserves.		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36).		10,670
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		123,413

CENTRAL BANK OF GREELEY, GREELEY
Weld County

OFFICERS

P. Dewayne Krause, President; Fred Bauer and D. R. Kominski, Vice Presidents; Vicki J. Ericson, Cashier; and Donna L. Oyler, Mortgage Loan Officer.

DIRECTORS

Richard A. Boettcher, William E. Bohlender, Wendell R. Fuller, P. Dewayne Krause, Mike Lehan, Myron Meyer, Dave L. Royer, Jack L. Schreiber, Hiroshi Tateyama and John P. Watson.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions	1,768	
2. U.S. Treasury securities	777	
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States	1,537	
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	6,754	
b. Less: allowance for possible loan losses	96	
c. Loans, Net	6,658	
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	340	
12. Real estate owned other than bank premises	162	
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	287	
16. TOTAL ASSETS (sum of items 1 thru 15)	11,529	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	2,444	
18. Time and savings deposits of individuals, partnerships, and corporations	4,945	
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States	2,696	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks	54	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	10,139	
a. Total demand deposits	2,812	
b. Total time and savings deposits	7,327	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	49	
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	334	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	10,522	
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 15,000		
b. No. shares outstanding 15,000 (Par Value)	150	
34. Surplus	475	
35. Undivided profits	382	
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,007	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	11,529	

UNION COLONY BANK, GREELEY
Weld County

OFFICERS

Lawrence W. Menefee, President; Victor R. Nottingham, Vice President;
D. Barry Wyatt, Vice President and Cashier; Kathryn L. Boyle, Operations Officer.

DIRECTORS

John C. Todd, Lawrence W. Menefee, George W. Doering, John W. Kinkade,
Victor R. Nottingham, Robert A. Ruyle, and James H. Shelton.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		2,878
2. U.S. Treasury securities		600
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		959
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		23
7. Trading account securities		1,400
8. Federal Funds sold and securities purchased under agreements to resell	9,159	
9. a. Loans, Total (excluding unearned income)	81	
b. Less: allowance for possible loan losses		
c. Loans, Net		9,078
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		227
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		288
16. TOTAL ASSETS (sum of items 1 thru 15)		15,453
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,915
18. Time and savings deposits of individuals, partnerships, and corporations		7,650
19. Deposits of United States Government		27
20. Deposits of States and political subdivisions in the United States		2,220
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		260
24. TOTAL DEPOSITS (sum of items 17 thru 23)		14,072
a. Total demand deposits	4,209	
b. Total time and savings deposits	9,863	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		285
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		14,357
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 90,000		450
b. No. shares outstanding 90,000 (Par Value)		300
34. Surplus		346
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,096
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		15,453

UNITED BANK OF GREELEY, GREELEY
Weld County

OFFICERS

Norman M. Dean, President; John D. Goltry, Sr. Vice President and Cashier; Edwin C. Boos, Sr. Vice President and Trust Officer; Jack J. Meakins and A. Leroy Leavitt, Sr. Vice Presidents; Eugene W. Allen, Charles C. Bartlett, Roland N. Hayes, Jr., Ralph Kreidler, Joseph Kuettel, Gerald L. Moody, Eloy U. Ortega, Bud R. Richardson, Vice Presidents; Helen Bushnell, Alton L. Cobb, Harvey Coe, Fae Hicks, Phillip Leffler, Earl Payne, Joy Schott, Bernie Chapman, Assistant Vice Presidents.

DIRECTORS

H. Ross Adamson, Thomas J. Cowan, Norman M. Dean, Mary Ann Fuerstein, Gid W. Gates, Barnard Houtchens, Harlan K. Houtchens, H. Gordon Johnson, Charles L. Lott, Robert H. Markley, James E. Miller, C. Howard Murphy, Thomas A. Rapp, Jr., Dr. David H. Werking, and Harold Winograd.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions	10,483	
2. U.S. Treasury securities	4,139	
3. Obligations of other U.S. Government agencies and corporations	950	
4. Obligations of States and Political subdivisions in the United States	12,089	
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock	10	
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	59,287	
b. Less: allowance for possible loan losses	618	
c. Loans, Net		
10. Lease financing receivables	58,669	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	2,801	
12. Real estate owned other than bank premises	555	
13. Investments in unconsolidated subsidiaries and associated companies	23	
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	2,773	
16. TOTAL ASSETS (sum of items 1 thru 15)	92,492	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	19,274	
18. Time and savings deposits of individuals, partnerships, and corporations	50,242	
19. Deposits of United States Government	225	
20. Deposits of States and political subdivisions in the United States	10,964	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks	9	
23. Certified and officers' checks	930	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	81,644	
a. Total demand deposits	21,550	
b. Total time and savings deposits	60,094	
25. Federal funds purchased and securities sold under agreements to repurchase	2,000	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	677	
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	1,872	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	86,193	
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized	204,000	
b. No. shares outstanding	204,000	
34. Surplus		2,040
35. Undivided profits		2,040
36. Reserve for contingencies and other capital reserves		2,219
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		6,299
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		92,492

WELD COLORADO BANK, GREELEY
Weld County

OFFICERS

Edgar F. Bartels, Chairman of the Board; Floyd E. Harmon, President; George Kaberline and Harold Kountze, Jr., Vice Presidents; Patricia A. Drewer, Cashier, Security Officer, and Personnel Officer; John M. Croissant, Installment Loan Officer.

DIRECTORS

Edgar F. Bartels, Edward J. Eisenman, Joseph L. Haefeli, Floyd E. Harmon, Richard J. Kemme, and Harold Kountze, Jr.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,755
2. U.S. Treasury securities		785
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		65
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	6,574	
b. Less: allowance for possible loan losses	50	
c. Loans, Net		6,524
10. Lease financing receivables		102
11. Bank premises, furniture and fixtures, and other assets representing bank premises		107
12. Real estate owned other than bank premises		74
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		566
16. TOTAL ASSETS (sum of items 1 thru 15)		9,978
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,238
18. Time and savings deposits of individuals, partnerships, and corporations		4,771
19. Deposits of United States Government		31
20. Deposits of States and political subdivisions in the United States		1,760
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		88
24. TOTAL DEPOSITS (sum of items 17 thru 23)		8,888
a. Total demand deposits	2,592	
b. Total time and savings deposits	6,296	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		236
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		9,124
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 2,000		200
b. No. shares outstanding 2,000 (Par Value)		425
34. Surplus		229
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		854
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		9,978

THE GUNNISON BANK AND TRUST COMPANY, GUNNISON
Gunnison County

OFFICERS

C. S. Spencer, President and Chief Executive Officer; Roger E. Cotten and Leslie G. Mergelman, Vice Presidents; Barbara J. Barron, Cashier-Secretary; Evelyn L. Merrill, Gwendolyn R. Danni and Clinton F. Spencer, Assistant Cashiers; Gwendolyn K. Averill, Auditor.

DIRECTORS

Clinton S. Spencer, Eugene R. Lallier, Fred F. Field, Polly Spann, Harmon Lowman, W. B. Endner, Paul E. Sammons, James R. Larkin.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		2,581
2. U.S. Treasury securities		1,586
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		1,725
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		36
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		3,700
9. a. Loans, Total (excluding unearned income)	13,443	
b. Less: allowance for possible loan losses	153	
c. Loans, Net		13,290
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		209
12. Real estate owned other than bank premises		122
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		274
16. TOTAL ASSETS (sum of items 1 thru 15)		23,523
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		6,696
18. Time and savings deposits of individuals, partnerships, and corporations		9,305
19. Deposits of United States Government		19
20. Deposits of States and political subdivisions in the United States		4,631
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		170
23. Certified and officers' checks		466
24. TOTAL DEPOSITS (sum of items 17 thru 23)		21,287
a. Total demand deposits	8,517	
b. Total time and savings deposits	12,770	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		252
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		21,539
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 3,800		
b. No. shares outstanding 3,800 (Par Value)		76
34. Surplus		1,335
35. Undivided profits		573
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,984
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		23,523

HAXTUN COMMUNITY BANK, HAXTUN
Phillips County

OFFICERS

Lloyd A. Nelson, President; Paul W. Wernsman, Cashier-Secretary;
Rudy delaRambelje, Assistant Vice President.

DIRECTORS

Norman L. Peterson, Lloyd A. Nelson, Maurice Lindburg, Jr., Howard B.
Prouty, Philip Ruch, Keith D. Gilliland, and Tommy G. Thompson.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,325
2. U.S. Treasury securities		1,542
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		2,150
5. Other bonds, notes, and debentures		35
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		550
9. a. Loans, Total (excluding unearned income)	7,442	
b. Less: allowance for possible loan losses	89	
c. Loans, Net		7,353
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		223
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		213
16. TOTAL ASSETS (sum of items 1 thru 15)		13,391
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		4,024
18. Time and savings deposits of individuals, partnerships, and corporations		7,005
19. Deposits of United States Government		50
20. Deposits of States and political subdivisions in the United States		929
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		10
23. Certified and officers' checks		117
24. TOTAL DEPOSITS (sum of items 17 thru 23)		12,135
a. Total demand deposits	4,367	
b. Total time and savings deposits	7,768	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		138
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		12,273
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 3,000 (Par Value)		
b. No. shares outstanding 3,000 (Par Value)		300
34. Surplus		600
35. Undivided profits		218
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,118
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		13,391

HEREFORD STATE BANK, HEREFORD
Weld County

OFFICERS

Dennis D. Kugler, President; Gloria Hastings, Vice President and Cashier-Secretary.

DIRECTORS

Dennis D. Kugler, Jess Zimmerman, Jerry Hastings, Gloria Hastings,
and Bradford K. Bochow.

December 31, 1980

ASSETS		Mil. Thous.
1.	Cash and due from depository institutions	262
2.	U.S. Treasury securities	755
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States.	25
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	130
9.	a. Loans, Total (excluding unearned income)	1,474
	b. Less: allowance for possible loan losses.	7
	c. Loans, Net	1,467
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	22
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	150
16.	TOTAL ASSETS (sum of items 1 thru 15).	2,811
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	561
18.	Time and savings deposits of individuals, partnerships, and corporations	1,103
19.	Deposits of United States Government	1
20.	Deposits of States and political subdivisions in the United States	830
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	2,519
	a. Total demand deposits.	705
	b. Total time and savings deposits.	1,814
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	38
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	2,557
31.	Subordinated notes and debentures.	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized	5,200
	b. No. shares outstanding	5,200
	(Par Value)	52
34.	Surplus.	153
35.	Undivided profits.	49
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	254
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	2,811

FIRST BANK & TRUST, HOLLY
Prowers County

OFFICERS

J. B. McKeever, President; J. L. Humrich, Amy Burkepile and Warren Folsom, Vice Presidents; Berniece Tinsley, Cashier; Barbara Cline, Assistant Cashier; Rella Ann Steele, Assistant Trust Officer.

DIRECTORS

J. L. Humrich, L. L. MacFarlane, J. B. McKeever, Sarah H. McKeever, and John H. Willhite.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		1,171
2. U.S. Treasury securities.		1,312
3. Obligations of other U.S. Government agencies and corporations.		41
4. Obligations of States and Political subdivisions in the United States.		569
5. Other bonds, notes, and debentures.		3
6. Federal Reserve stock and corporate stock.		
7. Trading account securities.		500
8. Federal Funds sold and securities purchased under agreements to resell.		
9. a. Loans, Total (excluding unearned income).	4,662	
b. Less: allowance for possible loan losses.	52	
c. Loans, Net.		4,610
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises.		103
12. Real estate owned other than bank premises.		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding.		33
15. Other assets.		8,342
16. TOTAL ASSETS (sum of items 1 thru 15).		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations.		2,914
18. Time and savings deposits of individuals, partnerships, and corporations.		3,814
19. Deposits of United States Government.		15
20. Deposits of States and political subdivisions in the United States.		750
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks.		
23. Certified and officers' checks.		118
24. TOTAL DEPOSITS (sum of items 17 thru 23).		7,611
a. Total demand deposits.	3,227	
b. Total time and savings deposits.	4,384	
25. Federal funds purchased and securities sold under agreements to repurchase.		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money.		
27. Mortgage indebtedness and liability for capitalized leases.		
28. Bank's liability on acceptances executed and outstanding.		
29. Other liabilities.		83
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29).		7,694
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value).		
33. Common Stock a. No. shares authorized 11,000		
b. No. shares outstanding 11,000 (Par Value).		110
34. Surplus.		375
35. Undivided profits.		163
36. Reserve for contingencies and other capital reserves.		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36).		648
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		8,342

FARMERS STATE BANK OF HOLYOKE, HOLYOKE
Phillips County

OFFICERS

Dennis D. Kugler, President; Rex A. Brown, Vice President; Eldon R. Chandler, Cashier-Secretary; Karla R. Stockton, Assistant Cashier.

DIRECTORS

Dennis D. Kugler, Rex A. Brown, Eldon R. Chandler, and Douglas O. Kinzie.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		746
2. U.S. Treasury securities		149
3. Obligations of other U.S. Government agencies and corporations		951
4. Obligations of States and Political subdivisions in the United States.		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		530
9. a. Loans, Total (excluding unearned income)	2,013	
b. Less: allowance for possible loan losses.	1	
c. Loans, Net		2,012
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		93
12. Real estate owned other than bank premises		42
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		97
16. TOTAL ASSETS (sum of items 1 thru 15).		4,620
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,496
18. Time and savings deposits of individuals, partnerships, and corporations		1,310
19. Deposits of United States Government		4
20. Deposits of States and political subdivisions in the United States		924
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		16
23. Certified and officers' checks		32
24. TOTAL DEPOSITS (sum of items 17 thru 23)		3,782
a. Total demand deposits.	1,558	
b. Total time and savings deposits.	2,224	
25. Federal funds purchased and securities sold under agreements to repurchase		350
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		40
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		51
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		4,223
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 6,000		
b. No. shares outstanding 6,000 (Par Value)		150
34. Surplus.		150
35. Undivided profits.		97
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		397
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		4,620

THE FIRST STATE BANK OF HOTCHKISS, HOTCHKISS
Delta County

OFFICERS

Walter E. Addams, President; James F. Strovas, Vice President; John R. McCallister, Executive Vice President and Cashier; Christine Marie Ungaro, Assistant Cashier.

DIRECTORS

Elsie H. Addams, Walter E. Addams, John R. McCallister, Shirley C. Smith, and Melvin B. White.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		2,710
2. U.S. Treasury securities		1,693
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		1,135
5. Other bonds, notes, and debentures		12
6. Federal Reserve stock and corporate stock		
7. Trading account securities		225
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	4,923	
b. Less: allowance for possible loan losses	130	
c. Loans, Net		4,793
10. Lease financing receivables		111
11. Bank premises, furniture and fixtures, and other assets representing bank premises		129
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15)		10,808
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,439
18. Time and savings deposits of individuals, partnerships, and corporations		5,485
19. Deposits of United States Government		11
20. Deposits of States and political subdivisions in the United States		469
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		117
24. TOTAL DEPOSITS (sum of items 17 thru 23)		9,521
a. Total demand deposits	3,668	
b. Total time and savings deposits	5,853	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		78
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		9,599
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 3,000		
b. No. shares outstanding 3,000 (Par Value)		300
34. Surplus		375
35. Undivided profits		534
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,209
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		10,808

FIRST STATE BANK, IDAHO SPRINGS
Clear Creek County

OFFICERS

Gary E. Brooks, President; R. N. Brown, Selwyn D. Graves and Steven W. Schol, Vice Presidents; Peggy J. Brown, Vice President and Cashier-Secretary; Sue Ann Poulson and Helen L. Buck, Assistant Cashiers; and Ronda S. Haskins, Assistant Vice President.

DIRECTORS

B. C. Blackwell, Gary E. Brooks, Max E. Brooks, Peggy J. Brown, R. N. Brown, Robert L. Gibbs, Selwyn D. Graves, and Harold R. Wright.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions	826	
2. U.S. Treasury securities	797	
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States	1,408	
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	7,137	
b. Less: allowance for possible loan losses	80	
c. Loans, Net	7,057	
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	48	
12. Real estate owned other than bank premises	63	
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	41	
16. TOTAL ASSETS (sum of items 1 thru 15)	10,240	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	2,785	
18. Time and savings deposits of individuals, partnerships, and corporations	3,273	
19. Deposits of United States Government	14	
20. Deposits of States and political subdivisions in the United States	2,937	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks	77	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	9,086	
a. Total demand deposits	3,334	
b. Total time and savings deposits	5,752	
25. Federal funds purchased and securities sold under agreements to repurchase	300	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	9	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	9,395	
31. Subordinated notes and debentures	30	
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 2,000 (Par Value)	200	
b. No. shares outstanding 2,000 (Par Value)	270	
34. Surplus	345	
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	815	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	10,240	

BANK OF IGNACIO, IGNACIO
La Plata County

OFFICERS

Richard W. Turner, Chairman of the Board; R. W. Turner, Jr., President;
Wayne Whiteman, Executive Vice President; and Phyllis Young, Vice President
and Cashier.

DIRECTORS

Richard W. Turner, R. W. Turner, Jr., Claudine B. Turner, L. W. McDaniel,
Wayne Whiteman, and Phyllis Young.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		2,028
2. U.S. Treasury securities		2,522
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		3,347
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,000
9. a. Loans, Total (excluding unearned income)	6,662	
b. Less: allowance for possible loan losses.	79	
c. Loans, Net		6,583
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		178
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		321
16. TOTAL ASSETS (sum of items 1 thru 15).		15,979
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,596
18. Time and savings deposits of individuals, partnerships, and corporations		5,703
19. Deposits of United States Government		432
20. Deposits of States and political subdivisions in the United States		5,628
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		76
24. TOTAL DEPOSITS (sum of items 17 thru 23)		14,435
a. Total demand deposits.	3,616	
b. Total time and savings deposits.	10,819	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		36
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		301
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		14,772
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 2,000		
b. No. shares outstanding 2,000 (Par Value)		200
34. Surplus.		600
35. Undivided profits.		407
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,207
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		15,979

THE CITIZENS STATE BANK, KEENESBURG
Weld County

OFFICERS

C. H. Starks, Chairman of the Board; Harry A. Pippin, President;
Don K. Spearow, Vice President and Cashier; George H. Bush and
Kevin J. Starks, Vice Presidents; and David H. Babb, Assistant
Vice President.

DIRECTORS

C. H. Starks, Harry A. Pippin, Don K. Spearow.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		713
2. U.S. Treasury securities		2,402
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		1,484
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		76
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		600
9. a. Loans, Total (excluding unearned income)	6,833	
b. Less: allowance for possible loan losses	42	
c. Loans, Net		6,791
10. Lease financing receivables		23
11. Bank premises, furniture and fixtures, and other assets representing bank premises		147
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		128
16. TOTAL ASSETS (sum of items 1 thru 15)		12,364
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,793
18. Time and savings deposits of individuals, partnerships, and corporations		5,242
19. Deposits of United States Government		9
20. Deposits of States and political subdivisions in the United States		1,282
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		83
24. TOTAL DEPOSITS (sum of items 17 thru 23)		10,409
a. Total demand deposits	4,113	
b. Total time and savings deposits	6,296	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		868
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized loans		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		12
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		11,289
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 1,000		
b. No. shares outstanding 1,000 (Par Value)		100
34. Surplus		600
35. Undivided profits		375
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,075
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		12,364

KERSEY STATE BANK, KERSEY
Weld County

OFFICERS

Edward R. Clowers, President; Larry G. Neuschwanger, Vice President and Cashier; Judi Michalik, Assistant Cashier.

DIRECTORS

Carl C. Barnett, Sr., Edward R. Clowers, Reuben Ehrlich, Lavern Glover, Carl V. Hill, Jr., Victor R. Klein, and Larry G. Neuschwanger.

December 31, 1980

		<u>ASSETS</u>	<u>Mill. Thou.</u>
1.	Cash and due from depository institutions		394
2.	U.S. Treasury securities		50
3.	Obligations of other U.S. Government agencies and corporations		640
4.	Obligations of States and Political subdivisions in the United States		
5.	Other bonds, notes, and debentures		14
6.	Federal Reserve stock and corporate stock		
7.	Trading account securities		400
8.	Federal Funds sold and securities purchased under agreements to resell		
9.	a. Loans, Total (excluding unearned income)	2,173	
	b. Less: allowance for possible loan losses	7	
	c. Loans, Net		2,166
10.	Lease financing receivables		
11.	Bank premises, furniture and fixtures, and other assets representing bank premises		222
12.	Real estate owned other than bank premises		
13.	Investments in unconsolidated subsidiaries and associated companies		
14.	Customers' liability to this bank on acceptances outstanding		70
15.	Other assets		3,956
16.	TOTAL ASSETS (sum of items 1 thru 15)		
		<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations		
18.	Time and savings deposits of individuals, partnerships, and corporations		632
19.	Deposits of United States Government		1,226
20.	Deposits of States and political subdivisions in the United States		7
21.	Deposits of foreign governments and official institutions		1,410
22.	Deposits of commercial banks		
23.	Certified and officers' checks		59
24.	TOTAL DEPOSITS (sum of items 17 thru 23)		3,334
	a. Total demand deposits	768	
	b. Total time and savings deposits	2,566	
25.	Federal funds purchased and securities sold under agreements to repurchase		
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
	b. Other liabilities for borrowed money		
27.	Mortgage indebtedness and liability for capitalized leases		
28.	Bank's liability on acceptances executed and outstanding		
29.	Other liabilities		42
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		3,376
31.	Subordinated notes and debentures		
		<u>EQUITY CAPITAL</u>	
32.	Preferred stock a. No. shares outstanding (Par Value)		
33.	Common Stock a. No. shares authorized 40		
	b. No. shares outstanding 40 (Par Value)		250
34.	Surplus		200
35.	Undivided profits		130
36.	Reserve for contingencies and other capital reserves		
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		580
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		3,956

THE KIOWA STATE BANK, KIOWA
Elbert County

OFFICERS

A. J. Anderson, President; John C. Burnett, Vice President;
Eva Marie Sexson, Cashier-Secretary; Vera A. Johnson, Assistant
Cashier.

DIRECTORS

A. J. Anderson, Billy J. Bandt, Willis Herrick, Robert C. Johnson,
Elliott G. Rice, Donald E. Siecke.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		738
2. U.S. Treasury securities		1,119
3. Obligations of other U.S. Government agencies and corporations		401
4. Obligations of States and Political subdivisions in the United States		971
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,200
9. a. Loans, Total (excluding unearned income)	6,205	
b. Less: allowance for possible loan losses	74	
c. Loans, Net		6,131
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		423
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		174
16. TOTAL ASSETS (sum of items 1 thru 15)		11,157
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,879
18. Time and savings deposits of individuals, partnerships, and corporations		5,390
19. Deposits of United States Government		3
20. Deposits of States and political subdivisions in the United States		1,769
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		45
24. TOTAL DEPOSITS (sum of items 17 thru 23)		10,086
a. Total demand deposits	3,306	
b. Total time and savings deposits	6,780	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		15
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		92
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		10,193
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 6,871		
b. No. shares outstanding 6,871 (Par Value)		344
34. Surplus		369
35. Undivided profits		251
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		964
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		11,157

THE KIRK STATE BANK, KIRK
Yuma County

OFFICERS

Leland E. House, President; Roger L. Maag and Dean Thompson, Vice Presidents; Ruth H. Wise, Cashier-Secretary.

DIRECTORS

John Baldwin, Lena Burkard, David G. Idler, Leland E. House, Dean Thompson, and Mrs. Ruth H. Wise.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,028
2. U.S. Treasury securities		453
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		801
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		200
8. Federal Funds sold and securities purchased under agreements to resell	5,387	
9. a. Loans, Total (excluding unearned income)	54	
b. Less: allowance for possible loan losses		
c. Loans, Net		5,333
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		58
12. Real estate owned other than bank premises		90
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		873
16. TOTAL ASSETS (sum of items 1 thru 15)		8,836
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,056
18. Time and savings deposits of individuals, partnerships, and corporations		3,685
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		1,081
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		28
24. TOTAL DEPOSITS (sum of items 17 thru 23)		7,850
a. Total demand deposits	3,131	
b. Total time and savings deposits	4,719	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		241
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		8,091
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 1,500		
b. No. shares outstanding 1,500 (Par Value)		150
34. Surplus		400
35. Undivided profits		195
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		745
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		8,836

THE KIT CARSON STATE BANK, KIT CARSON
Cheyenne County

OFFICERS

John Harker, Chairman of the Board; Bruce A. Andersen, President; Anna Gunderson, Cashier; Edna Blekeberg, Assistant Cashier; C. Paul Simmons, Jr., Assistant Vice President.

DIRECTORS

John E. Harker, Bruce A. Andersen, Jean N. Andersen.

December 31,

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions	3,430	
2. U.S. Treasury securities	2,107	
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States	714	
5. Other bonds, notes, and debentures	21	
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	350	
9. a. Loans, Total (excluding unearned income)	4,366	
b. Less: allowance for possible loan losses	54	
c. Loans, Net	4,312	
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	50	
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	110	
16. TOTAL ASSETS (sum of items 1 thru 15)	11,094	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	2,338	
18. Time and savings deposits of individuals, partnerships, and corporations	6,513	
19. Deposits of United States Government	2	
20. Deposits of States and political subdivisions in the United States	1,292	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks	1	
23. Certified and officers' checks	76	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	10,222	
a. Total demand deposits	2,543	
b. Total time and savings deposits	7,679	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	10,222	
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 20,000		
b. No. shares outstanding 20,000 (Par Value)	200	
34. Surplus	300	
35. Undivided profits	372	
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	872	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	11,094	

THE BANK OF KREMMLING, KREMMLING
Grand County

OFFICERS

Marvin Moll, President; Richard Herrema, Vice President; Dana Unchapher, Assistant Cashier.

DIRECTORS

Marvin Moll, Daniel Moll, David Moll, Douglas Moll, Peggy Ward, and Richard Herrema.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		493
2. U.S. Treasury securities		1,899
3. Obligations of other U.S. Government agencies and corporations		200
4. Obligations of States and Political subdivisions in the United States		1,992
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	5,073	
b. Less: allowance for possible loan losses	7	
c. Loans, Net		5,066
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		246
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		212
15. Other assets		10,108
16. TOTAL ASSETS (sum of items 1 thru 15)		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,151
18. Time and savings deposits of individuals, partnerships, and corporations		3,429
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		1,968
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		162
23. Certified and officers' checks		8,710
24. TOTAL DEPOSITS (sum of items 17 thru 23)		
a. Total demand deposits	3,799	
b. Total time and savings deposits	4,911	
25. Federal funds purchased and securities sold under agreements to repurchase		350
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		74
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		9,134
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 3,000 (Par Value)		300
b. No. shares outstanding 3,000 (Par Value)		400
34. Surplus		234
35. Undivided profits		40
36. Reserve for contingencies and other capital reserves		974
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		10,108
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		

THE COLORADO BANK AND TRUST COMPANY OF LA JUNTA, LA JUNTA
Otero County

OFFICERS

R. H. Jones, President and Trust Officer; J. W. Miller, Executive Vice President and Secretary of the Board; R. M. Jones, Vice President, Trust Officer and Asst. Security Officer; C. O. Jones, Vice President and Security Officer; R. W. Blair, Assistant Cashier and Vice President; Ruth Goodrich, Vice President and Cashier; Shirley Huntsman and K. E. Waggoner, Assistant Vice Presidents.

DIRECTORS

Mary Lou Jones, Robert H. Jones, Robert M. Jones, J.W. Miller, Robert R. Sabin, Thomas M. Sisson, and John R. Stewart.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		3,781
2. U.S. Treasury securities		2,258
3. Obligations of other U.S. Government agencies and corporations		53
4. Obligations of States and Political subdivisions in the United States		5,918
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		67
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,800
9. a. Loans, Total (excluding unearned income)	26,128	
b. Less: allowance for possible loan losses	291	
c. Loans, Net		25,837
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		325
12. Real estate owned other than bank premises		25
13. Investments in unconsolidated subsidiaries and associated companies		66
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		1,031
16. TOTAL ASSETS (sum of items 1 thru 15)		41,161
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		12,920
18. Time and savings deposits of individuals, partnerships, and corporations		15,944
19. Deposits of United States Government		139
20. Deposits of States and political subdivisions in the United States		4,750
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		272
24. TOTAL DEPOSITS (sum of items 17 thru 23)		34,025
a. Total demand deposits	15,014	
b. Total time and savings deposits	19,011	
25. Federal funds purchased and securities sold under agreements to repurchase		1,928
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		817
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		36,770
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 55,000 (Par Value)		
b. No. shares outstanding 55,000 (Par Value)		550
34. Surplus		2,250
35. Undivided profits		1,591
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		4,391
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		41,161

THE LA JUNTA STATE BANK, LA JUNTA
Otero County

OFFICERS

P. G. James, President; Arlyn LoVette, Vice President; A. C. Delventhal, Cashier-Secretary; Arlyn LoVette, Assistant Cashier; P. G. James, Treasurer; W. S. Goodwin, Chairman.

DIRECTORS

R. G. Loflin, Arlyn LoVette, Les Honey, W. S. Goodwin and P. G. James.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		926
2. U.S. Treasury securities		417
3. Obligations of other U.S. Government agencies and corporations		200
4. Obligations of States and Political subdivisions in the United States		2,139
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		400
9. a. Loans, Total (excluding unearned income)	4,749	
b. Less: allowance for possible loan losses	53	
c. Loans, Net		4,696
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		114
12. Real estate owned other than bank premises		166
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		1
16. TOTAL ASSETS (sum of items 1 thru 15)		9,079
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,785
18. Time and savings deposits of individuals, partnerships, and corporations		3,044
19. Deposits of United States Government		10
20. Deposits of States and political subdivisions in the United States		656
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		74
23. Certified and officers' checks		7,569
24. TOTAL DEPOSITS (sum of items 17 thru 23)		
a. Total demand deposits	4,229	
b. Total time and savings deposits	3,340	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		7
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		7,576
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 2,000		
b. No. shares outstanding 2,000 (Par Value)		200
34. Surplus		500
35. Undivided profits		768
36. Reserve for contingencies and other capital reserves		35
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,503
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		9,079

FIRSTBANK OF ACADEMY PARK, LAKEWOOD
Jefferson County

OFFICERS

Thomas E. Charnecki, President; Stephen R. Dawson, Vice President and Cashier; Robert S. Appel, Secretary; A. Blaine Alley, Larry J. Hauserman, Edson P. Holland, R. Kent Landmark, Jack D. Nunn, and William H. Plummer, Vice Presidents; Gary Hall, Assistant Cashier; Paul J. Gale, Auditor and Linda Wheeler, Assistant Auditor.

DIRECTORS

Robert S. Appel, Thomas E. Charnecki, Don L. DeDecker, William P. Johnson, R. Kent Landmark, Joseph A. Leonard, Roger L. Reisher, Ira C. Rothgerberg, Jr., Irene G. Rothgerber, John R. Thomas, George C. Williams, and J. Robert Young.

December 31, 1980

<u>ASSETS</u>		<u>MIL. THOU.</u>
1. Cash and due from depository institutions		2,081
2. U.S. Treasury securities		3,867
3. Obligations of other U.S. Government agencies and corporations		100
4. Obligations of States and Political subdivisions in the United States		3,114
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		950
9. a. Loans, Total (excluding unearned income)	11,069	
b. Less: allowance for possible loan losses	72	
c. Loans, Net		10,997
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		414
12. Real estate owned other than bank premises		35
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		261
16. TOTAL ASSETS (sum of items 1 thru 15)		21,819
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		6,581
18. Time and savings deposits of individuals, partnerships, and corporations		12,637
19. Deposits of United States Government		14
20. Deposits of States and political subdivisions in the United States		
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		497
24. TOTAL DEPOSITS (sum of items 17 thru 23)		19,729
a. Total demand deposits	7,092	
b. Total time and savings deposits	12,637	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		292
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		20,021
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 40,000		
b. No. shares outstanding 40,000 (Par Value)		300
34. Surplus		800
35. Undivided profits		698
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,798
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		21,819

GREEN MOUNTAIN BANK, LAKEWOOD
Jefferson County

OFFICERS

Ivan D. Fugate, Chairman of the Board and President; Diana S. Kilgore, Senior Vice President; David C. Rice, Assistant Vice President; Arthur G. Bridgewater, Cashier; Steven S. Young, Operations Officer; Rose Lee Samuels, Secretary to the Board; Linda Pepping, Loan Officer and Compliance and Certification Officer; Twila Hansen, Assistant Cashier.

DIRECTORS

Ivan D. Fugate, B. D. Mooneyham, Ted R. Christian, Dorothy E. Daniel, James W. Langley, Robert A. Silverberg, and Diana S. Kilgore.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,437
2. U.S. Treasury securities		2,313
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		270
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		18
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		800
9. a. Loans, Total (excluding unearned income)	7,452	
b. Less: allowance for possible loan losses	68	
c. Loans, Net		7,384
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		94
12. Real estate owned other than bank premises		177
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		286
16. TOTAL ASSETS (sum of items 1 thru 15)		12,779
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		4,512
18. Time and savings deposits of individuals, partnerships, and corporations		5,612
19. Deposits of United States Government		1
20. Deposits of States and political subdivisions in the United States		1,255
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		11
23. Certified and officers' checks		239
24. TOTAL DEPOSITS (sum of items 17 thru 23)		11,630
a. Total demand deposits	4,893	
b. Total time and savings deposits	6,737	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		114
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		11,744
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 29,000		
b. No. shares outstanding 29,000 (Par Value)		290
34. Surplus		410
35. Undivided profits		335
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,035
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		12,779

JEFFERSON BANK SOUTH, LAKEWOOD
Jefferson CountyOFFICERS

Jack L. Moore, President; Jerry W. Moore, Vice President; Frank Y. Barnett; Vice President and Cashier; Tim Czarnek and Belle Granados, Loan Officers; and Chaire Marcoux, Operations Officer.

DIRECTORS

Ronald L. Moore, J. H. Oliver, Jack L. Moore, Seymour Laff, Jess Kortz, Carl Goodside, Dale Douglass, and Sebastian Ruma.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		2,530
2. U.S. Treasury securities		2,231
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		2,969
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		2,600
9. a. Loans, Total (excluding unearned income)	15,143	
b. Less: allowance for possible loan losses	186	
c. Loans, Net		14,957
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,010
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		479
16. TOTAL ASSETS (sum of items 1 thru 15)		26,776
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		8,146
18. Time and savings deposits of individuals, partnerships, and corporations		11,317
19. Deposits of United States Government		31
20. Deposits of States and political subdivisions in the United States		3,629
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		393
24. TOTAL DEPOSITS (sum of items 17 thru 23)		23,516
a. Total demand deposits	8,680	
b. Total time and savings deposits	14,836	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		577
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		301
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		24,394
31. Subordinated notes and debentures		100
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 100,000		
b. No. shares outstanding 100,000 (Par Value)		1,000
34. Surplus		800
35. Undivided profits		482
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,282
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		26,776

JEFFERSON BANK & TRUST, LAKEWOOD
Jefferson County

OFFICERS

Leslie A. Patten, President; James A. Bright, Executive Vice President;
Glenda Tracy, Cashier; Michaelene Sulzer, Corporate Secretary; E. Jayne
McCarthy, Controller.

DIRECTORS

Jesse B. Carraway, Jr., Edward Northway, Gilbert L. Shelton, Rawlen T.
Smith, F.J. Solon, Jr., Bernard M. Veldkamp, Jr., Charles P. Gallagher,
Warner Knobe, Leslie A. Patten, James A. Bright, and Frank O. Starr.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		14,318
2. U.S. Treasury securities		25,919
3. Obligations of other U.S. Government agencies and corporations		8,418
4. Obligations of States and Political subdivisions in the United States		21,787
5. Other bonds, notes, and debentures		10
6. Federal Reserve stock and corporate stock		238
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		3,050
9. a. Loans, Total (excluding unearned income)	98,445	
b. Less: allowance for possible loan losses	809	
c. Loans, Net		97,636
10. Lease financing receivables		2,784
11. Bank premises, furniture and fixtures, and other assets representing bank premises		4,642
12. Real estate owned other than bank premises		2,353
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		5,758
16. TOTAL ASSETS (sum of items 1 thru 15)		186,913
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		48,900
18. Time and savings deposits of individuals, partnerships, and corporations		74,793
19. Deposits of United States Government		730
20. Deposits of States and political subdivisions in the United States		20,751
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		14
23. Certified and officers' checks		1,895
24. TOTAL DEPOSITS (sum of items 17 thru 23)		147,083
a. Total demand deposits	51,817	
b. Total time and savings deposits	95,266	
25. Federal funds purchased and securities sold under agreements to repurchase		22,272
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		3,416
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		172,771
31. Subordinated notes and debentures		3,500
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 242,000		
b. No. shares outstanding 242,000 (Par Value)		2,420
34. Surplus		4,771
35. Undivided profits		3,451
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		10,642
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		186,913

VALLEY STATE BANK, LAMAR
Prowers CountyOFFICERS

Phil Gilbert, Chairman of the Board, Donald L. Bigge, President; Stephen Sherlock, Executive Vice President; Eugene E. Euwer, First Vice President; Sue Root, Vice President; Janet Merlo, Assistant Vice President; Nan M. Parks, Cashier; Lois Lariviere, Assistant Cashier and Auditor and Secretary.

DIRECTORS

Donald L. Bigge, Eugene E. Euwer, Nan M. Parks, Stephen Sherlock and Phil Gilbert.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions	3,382	
2. U.S. Treasury securities	2,420	
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States	2,870	
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	400	
9. a. Loans, Total (excluding unearned income)	18,339	
b. Less: allowance for possible loan losses	200	
c. Loans, Net	18,139	
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	209	
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	775	
16. TOTAL ASSETS (sum of items 1 thru 15)	28,195	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	5,911	
18. Time and savings deposits of individuals, partnerships, and corporations	14,587	
19. Deposits of United States Government	64	
20. Deposits of States and political subdivisions in the United States	5,123	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks	221	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	25,906	
a. Total demand deposits	9,071	
b. Total time and savings deposits	16,835	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	424	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	26,330	
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 440		
b. No. shares outstanding 440 (Par Value)		
34. Surplus	880	
35. Undivided profits	545	
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,865	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	28,195	

COMMERCIAL BANK OF LEADVILLE, LEADVILLE
Lake County

OFFICERS

Frank L. Luoma, President; Joann Cirullo, Terry R. Sullivan and John L. Clapper, Senior Vice Presidents; John R. Sjoden, Assistant Vice President; Matthew Ritacco, Installment Loan Officer; Pauline Klune, Cashier; Ann Marie Bradach and Daphne Stephens, Assistant Cashiers.

DIRECTORS

J. Thomas Burcham, A. T. Wheeler, Jr., Frank L. Luoma, D. R. Hayes, Peter Cosgriff, W. O. Diedrich, and James E. Morrison

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,736
2. U.S. Treasury securities		2,484
3. Obligations of other U.S. Government agencies and corporations		314
4. Obligations of States and Political subdivisions in the United States		3,160
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		1,000
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	16,890	
b. Less: allowance for possible loan losses	191	
c. Loans, Net		16,699
10. Lease financing receivables		17
11. Bank premises, furniture and fixtures, and other assets representing bank premises		329
12. Real estate owned other than bank premises		29
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		292
16. TOTAL ASSETS (sum of items 1 thru 15)		26,060
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		6,847
18. Time and savings deposits of individuals, partnerships, and corporations		12,866
19. Deposits of United States Government		10
20. Deposits of States and political subdivisions in the United States		3,530
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		320
24. TOTAL DEPOSITS (sum of items 17 thru 23)		23,573
a. Total demand deposits	7,551	
b. Total time and savings deposits	16,022	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		500
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		24,073
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 5,000		
b. No. shares outstanding 5,000 (Par Value)		500
34. Surplus		500
35. Undivided profits		987
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,987
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		26,060

FIRST MINING AND EXCHANGE BANK OF LEADVILLE, LEADVILLE
Lake County

OFFICERS

G. Thomas Wrenholt, President; Paul L. Howes, Cashier.

DIRECTORS

Alec J. Keller, Martin T. Hart, Paul L. Howes, Samuel E. Wing, G. Thomas Wrenholt, Joseph A. Fattor, William L. Kerrigan.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		323
2. U.S. Treasury securities		185
3. Obligations of other U.S. Government agencies and corporations		498
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		20
6. Federal Reserve stock and corporate stock		
7. Trading account securities		350
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	696	
b. Less: allowance for possible loan losses	7	
c. Loans, Net		689
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		161
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		46
16. TOTAL ASSETS (sum of items 1 thru 15)		2,272
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		329
18. Time and savings deposits of individuals, partnerships, and corporations		700
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		405
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		47
24. TOTAL DEPOSITS (sum of items 17 thru 23)		1,481
a. Total demand deposits	376	
b. Total time and savings deposits	1,105	
25. Federal funds purchased and securities sold under agreements to repurchase		100
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		18
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		1,599
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 40,000		
b. No. shares outstanding 40,000 (Par Value)		400
34. Surplus		250
35. Undivided profits		23
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		673
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		2,272

CHATFIELD BANK, LITTLETON
Jefferson County

OFFICERS

Alan R. Kris, Chairman of the Board, Rodney L. Brethower, President;
Jerry B. White, Vice President; and Alvin A. Smith, Cashier-
Secretary.

DIRECTORS

Rodney L. Brethower, Anthony Dursey, Donald W. Kehe, Alan R. Kris,
Mike A. Leprino, John W. O'Dorisio, Harvey D. Rothenberg, Harold
J. White, and Charles M. DeBelle

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		3,282
2. U.S. Treasury securities		1,001
3. Obligations of other U.S. Government agencies and corporations		2,458
4. Obligations of States and Political subdivisions in the United States		7,304
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,250
9. a. Loans, Total (excluding unearned income)	20,848	
b. Less: allowance for possible loan losses	188	
c. Loans, Net		20,660
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		832
12. Real estate owned other than bank premises		64
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		684
16. TOTAL ASSETS (sum of items 1 thru 15)		37,535
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		13,162
18. Time and savings deposits of individuals, partnerships, and corporations		15,853
19. Deposits of United States Government		6
20. Deposits of States and political subdivisions in the United States		3,609
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		823
24. TOTAL DEPOSITS (sum of items 17 thru 23)		33,453
a. Total demand deposits	14,359	
b. Total time and savings deposits	19,094	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		256
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		33,709
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 60,000		
b. No. shares outstanding 60,000 (Par Value)		1,200
34. Surplus		1,930
35. Undivided profits		685
36. Reserve for contingencies and other capital reserves		11
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		3,826
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		37,535

COLUMBINE VALLEY BANK AND TRUST, LITTLETON
Jefferson CountyOFFICERS

E. A. Polumbus, Jr., Chairman of the Board; Warner A. Knobe, President and Chief Executive Officer; C. Michael Scarafioti, Vice President, Cashier and Secretary; Glen B. Clark, Jr., Secretary; Mary Buck, Assistant Secretary.

DIRECTORS

E. A. Polumbus, Jr., J. Anthony Polumbus, Richard T. Polumbus, Warner A. Knobe, Fred W. Roecker.

December 31, 1980

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	175
2. U.S. Treasury securities	758
3. Obligations of other U.S. Government agencies and corporations	249
4. Obligations of States and Political subdivisions in the United States	
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	38
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	375
9. a. Loans, Total (excluding unearned income)	805
b. Less: allowance for possible loan losses	3
c. Loans, Net	802
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	68
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	110
16. TOTAL ASSETS (sum of items 1 thru 15)	2,575

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	259
18. Time and savings deposits of individuals, partnerships, and corporations	399
19. Deposits of United States Government	
20. Deposits of States and political subdivisions in the United States	400
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	8
24. TOTAL DEPOSITS (sum of items 17 thru 23)	1,066
a. Total demand deposits	267
b. Total time and savings deposits	799
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	26
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	1,092
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	(Par Value)	
33. Common Stock a. No. shares authorized	100,000	
b. No. shares outstanding	100,000	(Par Value)
34. Surplus		750
35. Undivided profits		500
36. Reserve for contingencies and other capital reserves		233
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,483
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		2,575

UNITED BANK OF LITTLETON, LITTLETON
Arapahoe County

OFFICERS

K. R. Osborne, President; J. D. Myers, R. R. Nation and Jean Peden, Vice Presidents; B. P. Garneau, Edwin Quinn, Ray Orth, Mark Dougherty, Tom Morrow, and Arleen Mack, Assistant Vice Presidents; Shirley Spencer and Donna Pearson, Assistant Cashiers; Niel Denslow, Audit and Examination Manager; Sandra Moses, Personal Banking Officer; Burnie Eubanks, Security Officer; Everett Brown, Cashier-Secretary; E. J. Linnen, Assistant Cashier.

DIRECTORS

Glynn A. Clark, Martha Ezzard, R. J. Flynn, R.H. Heckendorf, R. H. Koran, Jr., W. E. LaVelle, Norman F. Patrick, R. L. Pennock, Jr., H. G. Reifsnider, J. F. Shafroth, Edward F. Statter, W. H. Van Schooneveld, and K. R. Osborne.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thous.</u>
1. Cash and due from depository institutions		5,547
2. U.S. Treasury securities		4,883
3. Obligations of other U.S. Government agencies and corporations		10,569
4. Obligations of States and Political subdivisions in the United States		6,767
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	42,998	
b. Less: allowance for possible loan losses	438	
c. Loans, Net		42,560
10. Lease financing receivables		80
11. Bank premises, furniture and fixtures, and other assets representing bank premises		2,089
12. Real estate owned other than bank premises		99
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		1,464
15. Other assets		74,058
16. TOTAL ASSETS (sum of items 1 thru 15)		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		22,517
18. Time and savings deposits of individuals, partnerships, and corporations		32,246
19. Deposits of United States Government		497
20. Deposits of States and political subdivisions in the United States		4,026
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		696
24. TOTAL DEPOSITS (sum of items 17 thru 23)		59,982
a. Total demand deposits	25,243	
b. Total time and savings deposits	34,739	
25. Federal funds purchased and securities sold under agreements to repurchase		6,112
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		1,054
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		405
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		67,553
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 120,000 (Par Value)		1,200
b. No. shares outstanding 120,000		2,850
34. Surplus		2,455
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		6,505
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		74,058

UNITED BANK OF LONGMONT, LONGMONT
Boulder CountyOFFICERS

Oral G. Beckmann, President; Thomas S. Byington, Vice President;
John M. Shetter, Vice President; Patricia L. Burkholder, Assistant
Vice President and Treasurer; Kathleen Henry, Cashier-Secretary.

DIRECTORS

Oral G. Beckmann, Keith J. Ames, George F. Chandler, Charles H. Durning,
Fred B. Korte, Austin P. Stonebraker, and Albert A. Will.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,995
2. U.S. Treasury securities		3,179
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		3,216
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,000
9. a. Loans, Total (excluding unearned income)	14,521	
b. Less: allowance for possible loan losses	151	
c. Loans, Net		14,370
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		182
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		507
16. TOTAL ASSETS (sum of items 1 thru 15)		24,449
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		7,436
18. Time and savings deposits of individuals, partnerships, and corporations		13,023
19. Deposits of United States Government		210
20. Deposits of States and political subdivisions in the United States		1,190
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		3
24. TOTAL DEPOSITS (sum of items 17 thru 23)		21,864
a. Total demand deposits	7,686	
b. Total time and savings deposits	14,178	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		196
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		190
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		22,250
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 54,000		
b. No. shares outstanding 54,000 (Par Value)		540
34. Surplus		1,160
35. Undivided profits		499
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,199
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		24,449

AMERICAN BANK, LOVELAND
Larimer County

OFFICERS

Norman E. Rarick, President; Russell L. Walk, Executive Vice President and Cashier.

DIRECTORS

Jack Devereaux, Dale R. Nelson, Norman E. Rarick, Russell L. Walk, Kenneth R. Woodin, and Ervin D. Weinmeister.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		417
2. U.S. Treasury securities		579
3. Obligations of other U.S. Government agencies and corporations		200
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		850
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	3,202	
b. Less: allowance for possible loan losses	21	
c. Loans, Net		3,181
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		779
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		118
16. TOTAL ASSETS (sum of items 1 thru 15)		6,124
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,193
18. Time and savings deposits of individuals, partnerships, and corporations		2,365
19. Deposits of United States Government		8
20. Deposits of States and political subdivisions in the United States		200
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		70
24. TOTAL DEPOSITS (sum of items 17 thru 23)		4,836
a. Total demand deposits	2,271	
b. Total time and savings deposits	2,565	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		618
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		48
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		5,502
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 20,000		
b. No. shares outstanding 20,000 (Par Value)		200
34. Surplus		350
35. Undivided profits		72
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		622
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		6,124

THE HOME STATE BANK, LOVELAND
Larimer County

OFFICERS

Jack Devereaux, President and Trust Officer; Norman E. Rarick, Executive Vice President and Trust Officer; Marilyn J. Gerken, Vice President; Raymond Golgart, Assistant Vice President and Cashier; Donna M. Findley and JoAnn B. Lewis and Curtis Clark, Assistant Cashiers; Arlene Kramer, Assistant Trust Officer.

DIRECTORS

Jack Devereaux, Norman E. Rarick, T.M. McKee, Robert C. Christensen, Clarence H. Stump, Jr., Ray D. Stroh, Marilyn J. Gerken.

December 31, 1980

ASSETS

Mill. Thou.

1. Cash and due from depository institutions	2,252
2. U.S. Treasury securities	2,640
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States	5,524
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	700
9. a. Loans, Total (excluding unearned income)	15,891
b. Less: allowance for possible loan losses	176
c. Loans, Net	15,715
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	405
12. Real estate owned other than bank premises	41
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	531
16. TOTAL ASSETS (sum of items 1 thru 15)	27,808

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	9,246
18. Time and savings deposits of individuals, partnerships, and corporations	12,031
19. Deposits of United States Government	41
20. Deposits of States and political subdivisions in the United States	2,579
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	2
23. Certified and officers' checks	378
24. TOTAL DEPOSITS (sum of items 17 thru 23)	24,277
a. Total demand deposits	12,057
b. Total time and savings deposits	12,220
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	159
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	24,436
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding		(Par Value)	
33. Common Stock a. No. shares authorized	80,000		
b. No. shares outstanding	80,000	(Par Value)	800
34. Surplus			800
35. Undivided profits			1,772
36. Reserve for contingencies and other capital reserves			
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)			3,372
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)			27,808

CENTENNIAL STATE BANK, LYONS
Boulder CountyOFFICERS

Joel H. Wiens, President; Raymond C. Barrows, Vice President;
Christopher W. Jeavons, Executive Vice President and Cashier;
and Linda Goranson, Assistant Cashier.

DIRECTORS

Ada Lou Hamman, John D. Hickey, Christopher W. Jeavons,
Phyllis Wiens, and Joel H. Wiens.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thous.</u>
1. Cash and due from depository institutions	477	
2. U.S. Treasury securities	300	
3. Obligations of other U.S. Government agencies and corporations	65	
4. Obligations of States and Political subdivisions in the United States	1,213	
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	1,940	
b. Less: allowance for possible loan losses	10	
c. Loans, Net	1,930	
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	20	
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	99	
16. TOTAL ASSETS (sum of items 1 thru 15)	4,104	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	832	
18. Time and savings deposits of individuals, partnerships, and corporations	1,931	
19. Deposits of United States Government	1	
20. Deposits of States and political subdivisions in the United States	703	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks	43	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	3,510	
a. Total demand deposits	921	
b. Total time and savings deposits	2,589	
25. Federal funds purchased and securities sold under agreements to repurchase	50	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	54	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	3,614	
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding [Par Value]		
33. Common Stock a. No. shares authorized 10,000		
b. No. shares outstanding 10,000 [Par Value]		100
34. Surplus		200
35. Undivided profits		183
36. Reserve for contingencies and other capital reserves		7
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		490
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		4,104

MANCOS STATE BANK, MANCOS
Montezuma County

OFFICERS

Jack L. Julian, President; Charlotte M. Julian, Vice President;
Thelma J. Decker, Cashier-Secretary; and John H. Fowler, Loan Officer.

DIRECTORS

Robert E. Bement, Jimmy D. Cook, Charlotte M. Julian, Lloyd Sehnert,
and Jack L. Julian

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thous.</u>
1. Cash and due from depository institutions		453
2. U.S. Treasury securities		395
3. Obligations of other U.S. Government agencies and corporations		350
4. Obligations of States and Political subdivisions in the United States		206
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		925
9. a. Loans, Total (excluding unearned income)	2,691	
b. Less: allowance for possible loan losses	18	
c. Loans, Net		2,673
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		169
12. Real estate owned other than bank premises		23
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		113
16. TOTAL ASSETS (sum of items 1 thru 15)		5,307
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,375
18. Time and savings deposits of individuals, partnerships, and corporations		2,362
19. Deposits of United States Government		3
20. Deposits of States and political subdivisions in the United States		962
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		36
24. TOTAL DEPOSITS (sum of items 17 thru 23)		4,738
a. Total demand deposits	1,600	
b. Total time and savings deposits	3,138	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		79
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		4,817
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 12,500		
b. No. shares outstanding 12,500 (Par Value)		125
34. Surplus		225
35. Undivided profits		127
36. Reserve for contingencies and other capital reserves		13
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		490
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		5,307

BANK OF MANITOU, MANITOU SPRINGS
El Paso CountyOFFICERS

Donald D. Baker, Chairman of the Board; David E. Hiatt, Vice Chairman of the Board; Kenneth E. Baird, President and Chief Executive Officer; George F. Lewis, Vice President, Secretary and Security Officer; Irmgard E. Anderton, Cashier; Mary A. Hawkinson and Greg M. McGrew, Assistant Cashiers.

DIRECTORS

Kenneth E. Baird, Donald D. Baker, James C. Duve, Martin R. Frick, David E. Hiatt, George F. Lewis, Daniel P. Masias and Kent O. Olin.

December 31, 1980

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions	1,178	
2. U.S. Treasury securities	2,001	
3. Obligations of other U.S. Government agencies and corporations	400	
4. Obligations of States and Political subdivisions in the United States	2,167	
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	1,075	
9. a. Loans, Total (excluding unearned income)	5,428	
b. Less: allowance for possible loan losses	69	
c. Loans, Net	5,359	
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	229	
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	145	
16. TOTAL ASSETS (sum of items 1 thru 15)	12,554	
	<u>LIABILITIES</u>	
17. Demand deposits of individuals, partnerships, and corporations	3,729	
18. Time and savings deposits of individuals, partnerships, and corporations	6,812	
19. Deposits of United States Government	11	
20. Deposits of States and political subdivisions in the United States	761	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks	4	
23. Certified and officers' checks	85	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	11,402	
a. Total demand deposits	4,239	
b. Total time and savings deposits	7,163	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	106	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	11,508	
31. Subordinated notes and debentures		
	<u>EQUITY CAPITAL</u>	
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 2,500		
b. No. shares outstanding 2,500 (Par Value)	250	
34. Surplus	450	
35. Undivided profits	346	
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,046	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	12,554	

J. N. BEATY AND COMPANY, BANKERS, MANZANOLA
Otero County

OFFICERS

Frances M. Beaty, President; John D. Beaty, Vice President; Helen L. Smith, Cashier-Secretary; Dan W. Burger, Assistant Vice President.

DIRECTORS

Frances M. Beaty, Sara M. Lester, John D. Beaty, and Wayne D. Adams.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		393
2. U.S. Treasury securities		285
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		397
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		100
9. a. Loans, Total (excluding unearned income)	875	
b. Less: allowance for possible loan losses	4	
c. Loans, Net		871
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		2
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15)		2,048
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		910
18. Time and savings deposits of individuals, partnerships, and corporations		623
19. Deposits of United States Government		2
20. Deposits of States and political subdivisions in the United States		65
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		
24. TOTAL DEPOSITS (sum of items 17 thru 23)		1,600
a. Total demand deposits	953	
b. Total time and savings deposits	647	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		1,600
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 250 (Par Value)		25
b. No. shares outstanding 250 (Par Value)		200
34. Surplus		223
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		448
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		2,048

FIRSTBANK OF MINTURN, MINTURN
Eagle County

OFFICERS

Roger A. Behler, President; Mike R. Sanchez, Executive Vice President and Cashier; Larry J. Hauserman, R. Kent Landmark and Melvin J. Sorensen, Vice Presidents; A. Blain Alley, Thomas E. Charnecki, Stephen J. Forte, Edson P. Holland, William L. Iwata, Darrel W. Lathrop, Jack D. Nunn, William H. Plummer, Michael R. Seeley and R. Dean Skorheim, Assistant Cashiers; and Paul J. Gale Auditor.

DIRECTORS

Robert S. Appel, Roger A. Behler, Don L. DeDecker, William P. Johnson, R. Kent Landmark, Joseph A. Leonard, Roger L. Reisher, Ira C. Rothgerber, Jr., Irene G. Rothgerber, John R. Thomas, George C. Williams, and J. Robert Young.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions	517	
2. U.S. Treasury securities	1,173	
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States	468	
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	1,704	
b. Less: allowance for possible loan losses	11	
c. Loans, Net	1,693	
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	12	
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	37	
16. TOTAL ASSETS (sum of items 1 thru 15)	3,900	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	1,063	
18. Time and savings deposits of individuals, partnerships, and corporations	1,909	
19. Deposits of United States Government	8	
20. Deposits of States and political subdivisions in the United States	312	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks	64	
23. Certified and officers' checks	3,356	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	1,193	
a. Total demand deposits	2,163	
b. Total time and savings deposits	200	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	38	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	3,594	
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 40,000		
b. No. shares outstanding 40,000 (Par Value)	100	
34. Surplus	100	
35. Undivided profits	106	
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	306	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	3,900	

BANK OF MONTE VISTA, MONTE VISTA
Rio Grande CountyOFFICERS

Mahlon T. White, Chairman of the Board; Willis H. Fassett, Jr., President;
William L. Fassett, Cashier-Secretary.

DIRECTORS

Mahlon T. White, Willis H. Fassett, Jr., Robert V. Haigler,
Gordon H. Rowe, Jr., William J. Schutte.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		3,316
2. U.S. Treasury securities		1,440
3. Obligations of other U.S. Government agencies and corporations		2,300
4. Obligations of States and Political subdivisions in the United States		2,164
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		4,340
9. a. Loans, Total (excluding unearned income)	11,048	
b. Less: allowance for possible loan losses	132	
c. Loans, Net		10,916
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		425
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		532
16. TOTAL ASSETS (sum of items 1 thru 15)		25,433
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		11,834
18. Time and savings deposits of individuals, partnerships, and corporations		8,878
19. Deposits of United States Government		77
20. Deposits of States and political subdivisions in the United States		1,414
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		21
23. Certified and officers' checks		280
24. TOTAL DEPOSITS (sum of items 17 thru 23)		22,604
a. Total demand deposits	12,570	
b. Total time and savings deposits	10,034	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		578
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		23,182
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 33,000		
b. No. shares outstanding 33,000 (Par Value)		330
34. Surplus		800
35. Undivided profits		1,121
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,251
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		25,433

MONTROSE STATE BANK, MONTROSE
Montrose County

OFFICERS

Jack E. Culver, President; Charles J. Forster, Vice-President.

DIRECTORS

James H. Oliver, Ronald L. Moore, James W. Renfrow, Donald L. Mitchell,
Jack E. Culver, and Emmett Elizondo.

December 31, 1980

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions		500
2. U.S. Treasury securities		1,111
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,175
9. a. Loans, Total (excluding unearned income)	2,676	
b. Less: allowance for possible loan losses	16	
c. Loans, Net		2,660
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		240
12. Real estate owned other than bank premises		86
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		76
16. TOTAL ASSETS (sum of items 1 thru 15)		5,848
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,300
18. Time and savings deposits of individuals, partnerships, and corporations		3,014
19. Deposits of United States Government		14
20. Deposits of States and political subdivisions in the United States		632
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		81
24. TOTAL DEPOSITS (sum of items 17 thru 23)		5,041
a. Total demand deposits	1,457	
b. Total time and savings deposits	3,584	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		39
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		32
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		5,112
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 3,500		
b. No. shares outstanding 3,500 (Par Value)		350
34. Surplus		200
35. Undivided profits		186
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		736
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		5,848

THE EL PASO COUNTY BANK, MONUMENT
El Paso County

OFFICERS

M. Kelly Desmarteau, President; James W. Wyss, and Stephen A. Kerton, Vice Presidents; Debbie A. Chatfield, Assistant Vice President; Margarette J. Sayers, Cashier-Secretary; and Jeanne Mead, Assistant Cashier.

DIRECTORS

Winton A. Winter, M. Kelly Desmarteau, James W. Wyss, and Stephen A. Kerton.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,462
2. U.S. Treasury securities		1,799
3. Obligations of other U.S. Government agencies and corporations		203
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		510
9. a. Loans, Total (excluding unearned income)	4,873	
b. Less: allowance for possible loan losses	53	
c. Loans, Net		4,820
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		388
12. Real estate owned other than bank premises		148
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		218
16. TOTAL ASSETS (sum of items 1 thru 15)		9,548
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,078
18. Time and savings deposits of individuals, partnerships, and corporations		4,056
19. Deposits of United States Government		33
20. Deposits of States and political subdivisions in the United States		1,234
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		141
24. TOTAL DEPOSITS (sum of items 17 thru 23)		8,542
a. Total demand deposits	3,318	
b. Total time and savings deposits	5,224	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		83
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		8,625
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 2,000		
b. No. shares outstanding 2,000 (Par Value)		200
34. Surplus		400
35. Undivided profits		323
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		923
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		9,548

McCLAVE STATE BANK, McCLAVE
Bent County

OFFICERS

L. Smartt, President; H. H. Falconburg, Vice President and Cashier;
Della C. Cline, Secretary; and Mildred M. Travis, Assistant Cashier.

DIRECTORS

L. Smartt, H. H. Falconburg, Della C. Cline, Sam M. Bourne, and
John A. Smartt.

December 31, 1920

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions		725
2. U.S. Treasury securities		806
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		5
6. Federal Reserve stock and corporate stock		
7. Trading account securities		500
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	1,554	
b. Less: allowance for possible loan losses		1,554
c. Loans, Net		
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		25
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		21
16. TOTAL ASSETS (sum of items 1 thru 15)		3,636
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		889
18. Time and savings deposits of individuals, partnerships, and corporations		1,839
19. Deposits of United States Government		5
20. Deposits of States and political subdivisions in the United States		326
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		7
24. TOTAL DEPOSITS (sum of items 17 thru 23)		3,066
a. Total demand deposits	920	
b. Total time and savings deposits	2,146	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		4
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		3,070
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 500 (Par Value)		50
b. No. shares outstanding 500 (Par Value)		310
34. Surplus		206
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		566
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		3,636

THE MONTROSE COUNTY BANK, NATURITA
Montrose County

OFFICERS

J. C. Kinkade, Chairman of the Board; Donald K. Majors, President; Harlan K. Peltier, Vice President; William K. Nielson and Merton R. Taylor, Second Vice Presidents; Donald G. Haley, Cashier; Maurice W. Nittler, Assistant Vice President.

DIRECTORS

J. C. Kinkade, Edward G. Merritt, William K. Nielson, Merton R. Taylor, Donald K. Majors, and Harlan K. Peltier.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,250
2. U.S. Treasury securities		937
3. Obligations of other U.S. Government agencies and corporations		100
4. Obligations of States and Political subdivisions in the United States		5
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		250
9. a. Loans, Total (excluding unearned income)	4,326	
b. Less: allowance for possible loan losses	50	
c. Loans, Net		4,276
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		274
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15)		7,092
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,650
18. Time and savings deposits of individuals, partnerships, and corporations		3,205
19. Deposits of United States Government		22
20. Deposits of States and political subdivisions in the United States		470
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		79
24. TOTAL DEPOSITS (sum of items 17 thru 23)		6,426
a. Total demand deposits	3,021	
b. Total time and savings deposits	3,405	
25. Federal funds purchased and securities sold under agreements to repurchase		
a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		6,426
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 7,500		
b. No. shares outstanding 7,500 (Par Value)		105
34. Surplus		230
35. Undivided profits		331
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		666
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		7,092

ADAMS COUNTY BANK, NORTHGLENN
Adams County

OFFICERS

George T. Sweeney, Chairman of the Board; Harold R. Lacy, President.
Leon E. Hayden, Jr., Vice President; Michael E. Roberts, Assistant
Vice President and Cashier.

DIRECTORS

George T. Sweeney, Leon E. Hayden, Charles R. Silistrop, Harold R.
Lacy, Edward Hanifen, and Vincent N. Schmitz.

December 31, 1980

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,726
2. U.S. Treasury securities		200
3. Obligations of other U.S. Government agencies and corporations		600
4. Obligations of States and Political subdivisions in the United States		480
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		200
9. a. Loans, Total (excluding unearned income)	9,653	
b. Less: allowance for possible loan losses	102	
c. Loans, Net		9,551
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		485
12. Real estate owned other than bank premises		117
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		282
16. TOTAL ASSETS (sum of items 1 thru 15)		13,641
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		6,327
18. Time and savings deposits of individuals, partnerships, and corporations		5,238
19. Deposits of United States Government		48
20. Deposits of States and political subdivisions in the United States		399
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		40
23. Certified and officers' checks		89
24. TOTAL DEPOSITS (sum of items 17 thru 23)		12,141
a. Total demand deposits	6,566	
b. Total time and savings deposits	5,575	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		281
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		12,422
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 43,000		
b. No. shares outstanding 43,000 (Par Value)		430
34. Surplus		375
35. Undivided profits		414
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,219
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		13,641

SAN MIGUEL BASIN STATE BANK, NORWOOD
San Miguel County

OFFICERS

Herman F. Booth, President; Clinton W. Booth, Vice President and Secretary; Lorna J. Lupton, Cashier; LaVerne McKeever, Assistant Cashier; and Dan D. Noble, Treasurer.

DIRECTORS

Herman F. Booth, Clinton W. Booth, Dan D. Noble, Lorna J. Lupton, and Davis M. Watson.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,923
2. U.S. Treasury securities		873
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		803
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		600
9. a. Loans, Total (excluding unearned income)	7,245	
b. Less: allowance for possible loan losses	69	
c. Loans, Net		7,176
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		424
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		210
16. TOTAL ASSETS (sum of items 1 thru 15)		12,009
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,151
18. Time and savings deposits of individuals, partnerships, and corporations		6,733
19. Deposits of United States Government		30
20. Deposits of States and political subdivisions in the United States		1,053
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		101
24. TOTAL DEPOSITS (sum of items 17 thru 23)		11,068
a. Total demand deposits	3,574	
b. Total time and savings deposits	7,494	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		11,068
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 40,000		
b. No. shares outstanding 30,000 (Par Value)		300
34. Surplus		350
35. Undivided profits		291
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		941
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		12,009

OLATHE STATE BANK, OLATHE
Montrose County

OFFICERS

Wallace G. Anderson, President; Henry C. Kennedy, Executive Vice President and Cashier; John R. Pierson, Vice President; and Dolores Killen, Assistant Cashier.

DIRECTORS

Herman F. Booth, Wallace G. Anderson, Henry C. Kennedy, W. A. Weeks, Jr., Walter J. Waldow.

December 31, 1980

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions		915
2. U.S. Treasury securities		798
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		79
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		200
9. a. Loans, Total (excluding unearned income)	2,205	
b. Less: allowance for possible loan losses	22	
c. Loans, Net		2,183
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		77
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		100
16. TOTAL ASSETS (sum of items 1 thru 15)		4,352
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,178
18. Time and savings deposits of individuals, partnerships, and corporations		1,822
19. Deposits of United States Government		7
20. Deposits of States and political subdivisions in the United States		687
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		36
24. TOTAL DEPOSITS (sum of items 17 thru 23)		3,730
a. Total demand deposits	1,368	
b. Total time and savings deposits	2,362	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		12
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		41
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		3,783
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 20,000		
b. No. shares outstanding 20,000 (Par Value)		150
34. Surplus		150
35. Undivided profits		269
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		569
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		4,352

CITIZENS STATE BANK OF OURAY
Ouray CountyOFFICERS

David G. Wood, President; Bruce Phillips, Vice President; Donald D. Hanhardt, Cashier-Secretary; Louise Z. Fleetwood and Irene A. MacLennan, Assistant Cashiers.

DIRECTORS

David G. Wood, Raymond F. Wood, II, Bruce Phillips, John A. Galley, Jr., and Donald D. Hanhardt.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thous.</u>
1. Cash and due from depository institutions	718	
2. U.S. Treasury securities	1,754	
3. Obligations of other U.S. Government agencies and corporations	100	
4. Obligations of States and Political subdivisions in the United States	1,027	
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	1,800	
9. a. Loans, Total (excluding unearned income)	4,921	
b. Less: allowance for possible loan losses	64	
c. Loans, Net	4,857	
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	166	
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	15	
16. TOTAL ASSETS (sum of items 1 thru 15)	10,437	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	3,384	
18. Time and savings deposits of individuals, partnerships, and corporations	4,670	
19. Deposits of United States Government	14	
20. Deposits of States and political subdivisions in the United States	1,247	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks	254	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	9,569	
a. Total demand deposits	4,210	
b. Total time and savings deposits	5,359	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	9,569	
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 1,800		
b. No. shares outstanding 1,800 (Par Value)	180	
34. Surplus	510	
35. Undivided profits	178	
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	868	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	10,437	

THE CITIZENS BANK OF PAGOSA SPRINGS
Pagosa Springs
Archuleta County

OFFICERS

Marguerite H. Wilcox, Chairman of the Board; Donald W. Winter, President;
Peter C. Jones, Vice President; James W. Sutton, Cashier-Secretary;
and Gary L. Lucas, Assistant Cashier.

DIRECTORS

Donald W. Winter, Peter C. Jones, Marguerite H. Wilcox, Joan W. Seielstad,
and Glen Edmonds.

December 31, 1980

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,330
2. U.S. Treasury securities		1,214
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		583
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,000
9. a. Loans, Total (excluding unearned income)	7,203	
b. Less: allowance for possible loan losses	90	
c. Loans, Net		7,113
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		269
12. Real estate owned other than bank premises		23
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		164
16. TOTAL ASSETS (sum of items 1 thru 15)		11,896
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		5,170
18. Time and savings deposits of individuals, partnerships, and corporations		3,952
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		1,296
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		168
24. TOTAL DEPOSITS (sum of items 17 thru 23)		10,596
a. Total demand deposits	6,242	
b. Total time and savings deposits	4,354	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		166
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		10,762
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 3,000		
b. No. shares outstanding 3,000 (Par Value)		300
34. Surplus		500
35. Undivided profits		334
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,134
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		11,896

PAONIA STATE BANK, PAONIA
Delta County

OFFICERS

Don E. Foster, President; Daryl Thierer, Vice President and Cashier;
Alice Cagle, Loan Officer; Connie Black, Operations Officer.

DIRECTORS

Don E. Foster, Rachael Foster, Donald Dean Holt, Rolland L. Holt,
Clarence Achziger, Orville Schneider, and Gilbert Wilson.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thous.</u>
1. Cash and due from depository institutions		758
2. U.S. Treasury securities		791
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		10
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		5
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		450
9. a. Loans, Total (excluding unearned income)	2,798	
b. Less: allowance for possible loan losses	16	
c. Loans, Net		2,782
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		194
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		105
16. TOTAL ASSETS (sum of items 1 thru 15)		5,095
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		978
18. Time and savings deposits of individuals, partnerships, and corporations		2,833
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		542
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		116
24. TOTAL DEPOSITS (sum of items 17 thru 23)		4,469
a. Total demand deposits	1,097	
b. Total time and savings deposits	3,372	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		29
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		55
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		4,553
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 20,000		
b. No. shares outstanding 20,000 (Par Value)		200
34. Surplus		200
35. Undivided profits		142
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		542
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		5,095

THE BANK OF THE WEST, PARKER
Douglas County

OFFICERS

Leon A. Winters, President; August J. Fischer, Vice President;
Carol Sharp, Cashier-Secretary; and Sharon K. Simpson, Assistant
Vice President.

DIRECTORS

Leon A. Winters, August J. Fischer, Wallace E. Carroll, Jr., Fred Dransfeldt,
and Frank V. Phillips.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		2,394
2. U.S. Treasury securities		1,942
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		1,867
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,000
9. a. Loans, Total (excluding unearned income)	7,264	
b. Less: allowance for possible loan losses	105	
c. Loans, Net		7,159
10. Lease financing receivables		219
11. Bank premises, furniture and fixtures, and other assets representing bank premises		268
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		241
16. TOTAL ASSETS (sum of items 1 thru 15)		15,090
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		4,288
18. Time and savings deposits of individuals, partnerships, and corporations		6,471
19. Deposits of United States Government		1
20. Deposits of States and political subdivisions in the United States		2,200
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		407
24. TOTAL DEPOSITS (sum of items 17 thru 23)		13,367
a. Total demand deposits	4,696	
b. Total time and savings deposits	8,671	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		81
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		211
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		13,659
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 94,500 (Par Value)		378
b. No. shares outstanding 94,500 (Par Value)		537
34. Surplus		516
35. Undivided profits		537
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,431
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		15,090

PLATTEVILLE STATE BANK, PLATTEVILLE
Weld County

OFFICERS

Donald M. Stroup, President, Donald S. Camenga, Vice President, Cashier,
Secretary and Security Officer

DIRECTORS

Robert H. Sterkel, Edward J. Eisenman, Niles S. Miller, Andrew J. Seiler,
Donald M. Stroup, and A. Bruce Trautwein.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		157
2. U.S. Treasury securities		379
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		510
9. a. Loans, Total (excluding unearned income)	1,625	
b. Less: allowance for possible loan losses	10	
c. Loans, Net		1,615
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		210
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		131
16. TOTAL ASSETS (sum of items 1 thru 15)		3,002
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		508
18. Time and savings deposits of individuals, partnerships, and corporations		770
19. Deposits of United States Government		3
20. Deposits of States and political subdivisions in the United States		981
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		39
24. TOTAL DEPOSITS (sum of items 17 thru 23)		2,301
a. Total demand deposits	580	
b. Total time and savings deposits	1,721	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		59
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		2,360
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 40,000		
b. No. shares outstanding 40,000 (Par Value)		250
34. Surplus		200
35. Undivided profits		192
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		642
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		3,002

CENTENNIAL BANK OF PUEBLO, PUEBLO
Pueblo CountyOFFICERS

Ray E. Robinson, President; Robert C. Colgin, Vice President;
and Glenn R. Glinzmann, Cashier-Secretary.

DIRECTORS

Cliff Brice, Jr., Fred J. Gorsich, Thomas H. Mosier, Robert H.
Redwine, Ray E. Robinson, James A. Utt, and William J. Haag.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		2,688
2. U.S. Treasury securities		784
3. Obligations of other U.S. Government agencies and corporations		450
4. Obligations of States and Political subdivisions in the United States		804
5. Other bonds, notes, and debentures		1
6. Federal Reserve stock and corporate stock		
7. Trading account securities		2,875
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	4,318	
b. Less: allowance for possible loan losses	42	
c. Loans, Net		4,276
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		522
12. Real estate owned other than bank premises		25
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		229
16. TOTAL ASSETS (sum of items 1 thru 15)		12,654
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		5,186
18. Time and savings deposits of individuals, partnerships, and corporations		5,431
19. Deposits of United States Government		1
20. Deposits of States and political subdivisions in the United States		248
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		28
23. Certified and officers' checks		263
24. TOTAL DEPOSITS (sum of items 17 thru 23)		11,157
a. Total demand deposits	5,488	
b. Total time and savings deposits	5,669	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		360
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		142
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		11,659
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 30,250		
b. No. shares outstanding 30,250 (Par Value)		302
34. Surplus		285
35. Undivided profits		408
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		995
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		12,654

THE MINNEQUA BANK OF PUEBLO, PUEBLO
Pueblo County

OFFICERS

Mahlon T. White, President; Otto W. Snapp, Jr., Executive Vice President; Sam F. Falsetto, Senior Vice President; Anthony P. O'Neill, Vice President and Cashier; Philip E. Boschen, Charline Burkhard, Robert L. Freeman, Rose Masterantonio, Robert W. Pobst, Helen Thatcher White and Lucille Wilcox, Vice Presidents; Margaret Eichman, Samuel J. Keiffer, III, J. Lee Richardson, Assistant Vice Presidents.

DIRECTORS

Sam F. Falsetto, Frank S. Hoag, Jr., Charles C. Jett, Samuel T. Jones, Jr., Walter J. Predovich, William H. Schwabe, Otto W. Snapp, Jr., Jake T. Vidmar, Jr., Ben Weindling, Helen Thatcher White, Mahlon T. White, and H. Eugene Wilcoxson.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		6,014
2. U.S. Treasury securities		7,972
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		7,885
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		5,200
9. a. Loans, Total (excluding unearned income)	38,290	
b. Less: allowance for possible loan losses	379	
c. Loans, Net		37,911
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,608
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		1,025
16. TOTAL ASSETS (sum of items 1 thru 15)		67,615
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		15,526
18. Time and savings deposits of individuals, partnerships, and corporations		43,786
19. Deposits of United States Government		160
20. Deposits of States and political subdivisions in the United States		988
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		178
23. Certified and officers' checks		407
24. TOTAL DEPOSITS (sum of items 17 thru 23)		61,045
a. Total demand deposits	17,057	
b. Total time and savings deposits	43,988	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		1,271
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		62,316
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 11,250		
b. No. shares outstanding 11,250 (Par Value)		1,125
34. Surplus		3,000
35. Undivided profits		1,174
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		5,299
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		67,615

THE PUEBLO BANK AND TRUST COMPANY, PUEBLO
Pueblo County

OFFICERS

Alva B. Adams, Chairman of the Board; William H. Adams, Legal Counsel; Earl F. Lehigh, President; Walter E. Carsella, Executive Vice President; Clarence A. Burianek, Senior Vice President and Trust Officer; Glenn P. McCarty, Senior Trust Officer; Lawrence M. Pearson, Senior Vice President; James A. McClearn, Senior Vice President and Cashier; James A. Murray, Vice President and Trust Officer; Sherman H. French, Kenneth F. Hunter, William H. Adams, Jr., James R. Belcher, Martha L. Rector and Gerald E. Short, Vice Presidents; O. Franklin Jackson, Auditor; and Steven E. Melvin, Trust Officer.

DIRECTORS

Alva B. Adams, William H. Adams, James B. Berger, Clarence A. Burianek, Walter E. Carsella, James L. Fimple, William V. Hitzing, Earl F. Lehigh, Charles P. Moore, William A. Sarconi, Jr., Frank P. Tallman, Joseph A. Uhl, III, Howard E. Whitlock, Jr.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions	4,656	
2. U.S. Treasury securities	9,351	
3. Obligations of other U.S. Government agencies and corporations	748	
4. Obligations of States and Political subdivisions in the United States	13,136	
5. Other bonds, notes, and debentures	99	
6. Federal Reserve stock and corporate stock		
7. Trading account securities	3,650	
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	44,712	
b. Less: allowance for possible loan losses	200	
c. Loans, Net	44,512	
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	1,741	
12. Real estate owned other than bank premises	134	
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	1,056	
16. TOTAL ASSETS (sum of items 1 thru 15)	79,083	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	19,845	
18. Time and savings deposits of individuals, partnerships, and corporations	45,503	
19. Deposits of United States Government	44	
20. Deposits of States and political subdivisions in the United States	1,695	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks	1,019	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	68,106	
a. Total demand deposits	22,368	
b. Total time and savings deposits	45,738	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	266	
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases	114	
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	1,449	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)	69,935	
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 125,000		
b. No. shares outstanding 125,000 (Par Value)	1,250	
34. Surplus	2,000	
35. Undivided profits	5,291	
36. Reserve for contingencies and other capital reserves	607	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	9,148	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	79,083	

PUEBLO BOULEVARD BANK, PUEBLO
Pueblo County

OFFICERS

William M. Lewallen, Jr., Chairman of the Board; William Kaad, President and Chief Executive Officer; Paul Schlegel, Vice President and Cashier; John Bertholf, Jr., Vice Chairman of the Board; Benjamin F. Crum, Secretary for Board.

DIRECTORS

John Bertholf, Jr., J. Max Clifton, Benjamin F. Crum, William Kaad, William M. Lewallen, Jr., Edward R. Mastro, Lynn Phelps, Gene Rike, Jack P. Sakdol.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		184
2. U.S. Treasury securities		491
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		18
6. Federal Reserve stock and corporate stock		
7. Trading account securities		360
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	1,676	
b. Less: allowance for possible loan losses	10	
c. Loans, Net		1,666
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		157
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		32
16. TOTAL ASSETS (sum of items 1 thru 15)		2,908
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		343
18. Time and savings deposits of individuals, partnerships, and corporations		1,086
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		730
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		10
24. TOTAL DEPOSITS (sum of items 17 thru 23)		2,169
a. Total demand deposits	353	
b. Total time and savings deposits	1,816	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		3
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		36
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		2,208
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 28,000 (Par Value)		350
b. No. shares outstanding 28,000 (Par Value)		250
34. Surplus		100
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		700
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		2,908

UNITED BANK OF PUEBLO, PUEBLO
Pueblo County

OFFICERS

Arlo Beamon, President; Norris B. Chambers, G. Virginia Higinbotham, and Richard Staples, Vice Presidents; Maxine Bartleson and David W. Fimple, Assistant Vice Presidents; Vincent L. Vigil, Cashier; Marie O'Connor, Commercial and Agricultural Loan Officer; Dallas Hajar, George M. Kirby, Dan Wolf and Carmella Scoggin, Personal Banking Officers; and Nancy E. Selby, Operations Officer.

DIRECTORS

John T. Aguilera, Arlo Beamon, Richard B. Capek, Walter D. Carroll, Thomas T. Farley, Straud J. Fredregill, William Ansel Gower, Robert A. Jackson, Bret Kelly, Howard L. McMartin, Sam T. Musso, Ethelyn Potestio, Henry D. Williams.

December 31, 1950

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions	2,350	
2. U.S. Treasury securities	3,667	
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States	4,763	
5. Other bonds, notes, and debentures	181	
6. Federal Reserve stock and corporate stock		
7. Trading account securities		3,000
8. Federal Funds sold and securities purchased under agreements to resell	24,566	
9. a. Loans, Total (excluding unearned income)	269	
b. Less: allowance for possible loan losses		24,297
c. Loans, Net		21
10. Lease financing receivables		1,751
11. Bank premises, furniture and fixtures, and other assets representing bank premises		441
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		1,353
15. Other assets		41,824
16. TOTAL ASSETS (sum of items 1 thru 15)		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	11,250	
18. Time and savings deposits of individuals, partnerships, and corporations	22,657	
19. Deposits of United States Government	23	
20. Deposits of States and political subdivisions in the United States	2,341	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks	55	
23. Certified and officers' checks	684	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	37,010	
a. Total demand deposits	12,348	
b. Total time and savings deposits	24,662	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	177	
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases	997	
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	221	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	38,405	
31. Subordinated notes and debentures	88	
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 100,000		
b. No. shares outstanding 100,000 (Par Value)		1,000
34. Surplus		1,200
35. Undivided profits		1,131
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		3,331
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		41,824

BANK OF RANGELY, RANGELY
Rio Blanco CountyOFFICERS

Bob H. White, President; Jon L. Blocker, Vice President; Iva Orvilla Phipps, Cashier-Secretary.

DIRECTORS

Merritt J. Gafes, Bob H. White, Jon L. Blocker, F. L. Seebaum, and Harold Wardell.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,505
2. U.S. Treasury securities		1,197
3. Obligations of other U.S. Government agencies and corporations		1,371
4. Obligations of States and Political subdivisions in the United States		875
5. Other bonds, notes, and debentures		21
6. Federal Reserve stock and corporate stock		800
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	6,294	
b. Less: allowance for possible loan losses	41	
c. Loans, Net		6,253
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		105
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		161
16. TOTAL ASSETS (sum of items 1 thru 15)		12,288
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,266
18. Time and savings deposits of individuals, partnerships, and corporations		4,059
19. Deposits of United States Government		14
20. Deposits of States and political subdivisions in the United States		3,714
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		79
23. Certified and officers' checks		
24. TOTAL DEPOSITS (sum of items 17 thru 23)		11,132
a. Total demand deposits	3,788	
b. Total time and savings deposits	7,344	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		173
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		11,305
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 19,000		
b. No. shares outstanding 19,000 (Par Value)		190
34. Surplus		510
35. Undivided profits		253
36. Reserve for contingencies and other capital reserves		30
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		983
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		12,288

THE EMPIRE STATE BANK, ROCKY FORD
Otero CountyOFFICERS

W. S. Goodwin, President; P. G. James, Vice President and Secretary;
Kenny Crosswhite, Vice President; Bernadette Newcomer, Assistant Cashier;
and P. G. James, Cashier and Treasurer.

DIRECTORS

P. G. James, R. G. Loflin, W. S. Goodwin, Frank Holder, and
M. R. Watters.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		847
2. U.S. Treasury securities		529
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		1,424
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,050
9. a. Loans, Total (excluding unearned income)	2,778	
b. Less: allowance for possible loan losses	29	
c. Loans, Net		2,749
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		130
12. Real estate owned other than bank premises		49
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		86
16. TOTAL ASSETS (sum of items 1 thru 15)		6,864
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,762
18. Time and savings deposits of individuals, partnerships, and corporations		2,179
19. Deposits of United States Government		16
20. Deposits of States and political subdivisions in the United States		404
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		235
23. Certified and officers' checks		4
24. TOTAL DEPOSITS (sum of items 17 thru 23)		5,600
a. Total demand deposits	3,036	
b. Total time and savings deposits	2,564	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		68
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		5,668
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 2		
b. No. shares outstanding 2 (Par Value)		200
34. Surplus		300
35. Undivided profits		648
36. Reserve for contingencies and other capital reserves		48
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,196
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		6,864

THE CHAFFEE COUNTY BANK, SALIDA
Chaffee County

OFFICERS

John A. Nigh, President; B. J. Anderson, Vice President; Jeffrey D. Snyder, Assistant Vice President; Betty Propernick, Cashier.

DIRECTORS

Ronald L. Moore, W. Gerry Imig, Wendell F. Hutchinson, John A. Nigh, A. E. Scott, J. R. Oliver, Donald R. McQueen, and J. H. Lionelle.

December 31, 1980

ASSETS

Mill. Thous.

1. Cash and due from depository institutions	1,288
2. U.S. Treasury securities	2,198
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States	
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	675
9. a. Loans, Total (excluding unearned income)	7,885
b. Less: allowance for possible loan losses	75
c. Loans, Net	7,810
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	633
12. Real estate owned other than bank premises	186
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	230
16. TOTAL ASSETS (sum of items 1 thru 15)	12,820

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	2,845
18. Time and savings deposits of individuals, partnerships, and corporations	6,790
19. Deposits of United States Government	17
20. Deposits of States and political subdivisions in the United States	1,627
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	96
24. TOTAL DEPOSITS (sum of items 17 thru 23)	11,375
a. Total demand deposits	2,958
b. Total time and savings deposits	8,417
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	219
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)	11,594
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value)	
33. Common Stock a. No. shares authorized 4,000	
b. No. shares outstanding 4,000 (Par Value)	400
34. Surplus	400
35. Undivided profits	426
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,226
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	12,820

THE BANK OF MOUNTAIN VALLEY, SECURITY
El Paso County

OFFICERS

George W. Duncan, Jr., President; Carlyle E. Nelson, Executive Vice President; J.R. Jabrig and Don E. Chismar, Senior Vice Presidents; Elaine Overmeyer, Vice President and Cashier; Mary Jean Cieslewicz and George Linger, Vice Presidents; Jack Genna, Assistant Cashier and Paul M. Kahra, Credit Officer.

DIRECTORS

Leo H. Vervors, George W. Duncan, Jr., Charles Vervors, Willis F. Fischer, Eugene G. Holt, Carl H. Wiese, William B. Offutt, Michael McDonnell, and Lawrence E. Addy.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Dollars</u>
1. Cash and due from depository institutions		2,419
2. U.S. Treasury securities		499
3. Obligations of other U.S. Government agencies and corporations		1,235
4. Obligations of States and Political subdivisions in the United States		4,753
5. Other bonds, notes, and debentures		10
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		2,650
9. a. Loans, Total (excluding unearned income)	9,064	
b. Less: allowance for possible loan losses	170	
c. Loans, Net		8,894
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,051
12. Real estate owned other than bank premises		7
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		351
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15)		21,869
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		7,158
18. Time and savings deposits of individuals, partnerships, and corporations		10,734
19. Deposits of United States Government		2
20. Deposits of States and political subdivisions in the United States		798
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		352
24. TOTAL DEPOSITS (sum of items 17 thru 23)		19,044
a. Total demand deposits	7,535	
b. Total time and savings deposits	11,509	
25. Federal funds purchased and securities sold under agreements to repurchase		250
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		190
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		180
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		19,664
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding [Par Value]		
33. Common Stock a. No. shares authorized 878,000		
b. No. shares outstanding 878,000 [Par Value]		878
34. Surplus		773
35. Undivided profits		554
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,205
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		21,869

BANK OF SNOWMASS, SNOWMASS VILLAGE
Pitkin County

OFFICERS

J. Robert Young, President; John W. Couper, Vice President;
Joe Scofield, Assistant Cashier; and Laurie Shelton, Operations
Officer.

DIRECTORS

J. Robert Young, William B. Vollbracht, Rodney E. Stiffer, Wallace
A. E. deBeque, Ernest Gianinetti, Peter N. Guy, J. Dudley Lockren,
and Wally Hallenbach.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,305
2. U.S. Treasury securities		867
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		1,963
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		114
9. a. Loans, Total (excluding unearned income)	6,532	
b. Less: allowance for possible loan losses	72	
c. Loans, Net		6,460
10. Lease financing receivables		134
11. Bank premises, furniture and fixtures, and other assets representing bank premises		128
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		202
16. TOTAL ASSETS (sum of items 1 thru 15)		11,373
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		4,012
18. Time and savings deposits of individuals, partnerships, and corporations		4,092
19. Deposits of United States Government		50
20. Deposits of States and political subdivisions in the United States		1,711
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		430
24. TOTAL DEPOSITS (sum of items 17 thru 23)		10,295
a. Total demand deposits	4,600	
b. Total time and savings deposits	5,695	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		137
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		10,432
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding [Par Value]		
33. Common Stock a. No. shares authorized 80,000		
b. No. shares outstanding 80,000 [Par Value]		260
34. Surplus		380
35. Undivided profits		301
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		941
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		11,373

BACA STATE BANK, SPRINGFIELD
Baca County

OFFICERS

Richard H. Patterson, President; Robert G. Howell, Vice President;
Donna M. Howell, Cashier-Secretary; Nellie Jordan, Assistant Cashier.

DIRECTORS

Bowers Holt, Bernard E. Neill, John Morrison, Jr., Glenn Drosselmeyer,
O. H. Hardy, and Richard H. Patterson.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Dollars</u>
1. Cash and due from depository institutions		1,071
2. U.S. Treasury securities		1,498
3. Obligations of other U.S. Government agencies and corporations		1,055
4. Obligations of States and Political subdivisions in the United States		1,856
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal funds sold and securities purchased under agreements to resell		770
9. a. Loans, Total (excluding unearned income)	4,024	
b. Less: allowance for possible loan losses	30	
c. Loans, Net		3,994
10. Lease financing receivables		32
11. Bank premises, furniture and fixtures, and other assets representing bank premises		242
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		248
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15)		10,766
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,534
18. Time and savings deposits of individuals, partnerships, and corporations		6,295
19. Deposits of United States Government		5
20. Deposits of States and political subdivisions in the United States		523
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		87
24. TOTAL DEPOSITS (sum of items 17 thru 23)		9,446
a. Total demand deposits	2,665	
b. Total time and savings deposits	6,781	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		197
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		9,643
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 40,000		
b. No. shares outstanding 40,000 (Par Value)		400
34. Surplus		500
35. Undivided profits		223
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,123
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		10,766

UNITED BANK OF STEAMBOAT SPRINGS
Steamboat Springs
Routt County

OFFICERS

Bruce E. Callant, President; W. E. Goodyear, and Harland K. Schug, Jr., Vice Presidents; R. E. Van Landingham, Cashier; and Gary D. Strait, Personal Banker.

DIRECTORS

Bruce E. Callant, Robert G. Moss, Thomas W. Sharp, Richard E. Yeager, and Gladys Wener Walker.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,018
2. U.S. Treasury securities		1,693
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		610
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	8,943	
b. Less: allowance for possible loan losses	89	
c. Loans, Net		8,854
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		308
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		271
16. TOTAL ASSETS (sum of items 1 thru 15)		12,756
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		4,109
18. Time and savings deposits of individuals, partnerships, and corporations		6,163
19. Deposits of United States Government		39
20. Deposits of States and political subdivisions in the United States		467
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		456
24. TOTAL DEPOSITS (sum of items 17 thru 23)		11,234
a. Total demand deposits	4,706	
b. Total time and savings deposits	6,528	
25. Federal funds purchased and securities sold under agreements to repurchase		400
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		175
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		11,809
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 33,000		
b. No. shares outstanding 33,000 (Par Value)		330
34. Surplus		425
35. Undivided profits		192
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		947
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		12,756

COMMERCIAL SAVINGS BANK OF STERLING, STERLING
Logan County

OFFICERS

Jon P. Coates, Chairman of the Board; Vernon H. Carter, President and Trust Officer; Richard T. Counley, Executive Vice President; Jerry C. Reeves, Dean H. Tanner, Vice Presidents; Wayne J. Pimple, Vice President and Cashier; John G. Dzurovchin, Carl R. Waltz, Dan E. Long and Richard E. Timmer, Assistant Vice Presidents; Charles A. Mansuetti, Assistant Cashier; Betty J. McKee, Operations Officer.

DIRECTORS

Galen Bamford, Vernon H. Carter, Jon P. Coates, Richard W. Dowis, Gerson Epstein, Charles W. Kreager, Robert C. McAtee, Thomas A. Paisson, Raymond J. Pyle, William C. Ramey, Dean H. Tanner, and Richard T. Counley.

December 31, 1980

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions		5,571
2. U.S. Treasury securities		724
3. Obligations of other U.S. Government agencies and corporations		1,238
4. Obligations of States and Political subdivisions in the United States		4,411
5. Other bonds, notes, and debentures		356
6. Federal Reserve stock and corporate stock		80
7. Trading account securities		500
8. Federal Funds sold and securities purchased under agreements to resell		29,804
9. a. Loans, Total (excluding unearned income)		320
b. Less: allowance for possible loan losses		29,484
c. Loans, Net		345
10. Lease financing receivables		964
11. Bank premises, furniture and fixtures, and other assets representing bank premises		964
12. Real estate owned other than bank premises		964
13. Investments in unconsolidated subsidiaries and associated companies		964
14. Customers' liability to this bank on acceptances outstanding		1,555
15. Other assets		45,228
16. TOTAL ASSETS (sum of items 1 thru 15)		45,228
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		12,159
18. Time and savings deposits of individuals, partnerships, and corporations		19,450
19. Deposits of United States Government		42
20. Deposits of States and political subdivisions in the United States		3,525
21. Deposits of foreign governments and official institutions		181
22. Deposits of commercial banks		337
23. Certified and officers' checks		35,694
24. TOTAL DEPOSITS (sum of items 17 thru 23)		13,544
a. Total demand deposits		22,150
b. Total time and savings deposits		22,150
25. Federal funds purchased and securities sold under agreements to repurchase		4,091
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		529
b. Other liabilities for borrowed money		976
27. Mortgage indebtedness and liability for capitalized leases		976
28. Bank's liability on acceptances executed and outstanding		976
29. Other liabilities		976
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		41,290
31. Subordinated notes and debentures		41,290
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		450
33. Common Stock a. No. shares authorized 45,000 (Par Value)		450
b. No. shares outstanding 45,000 (Par Value)		2,300
34. Surplus		1,188
35. Undivided profits		2,300
36. Reserve for contingencies and other capital reserves		1,188
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		3,938
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		45,228

THE SECURITY STATE BANK OF STERLING, STERLING
Logan County

OFFICERS

Theodore B. Brown, Chairman of the Board; Robert E. O'Connell, President and Trust Officer; Louis Girardi, Senior Vice President and Senior Loan Officer; Dean Hiler, Senior Vice President of Administration and Investments; Robert A. Hessler, Vice President Loans; Thomas L. Thomas, Assistant Vice President Consumer Banking and Marketing; Merle Schulz and Marie J. Couch, Consumer Banking Officers; Yvonne Baca, Senior Trust Officer; Willis L. Akin, Jr., Vice President and Trust Officer; James A. Miller, Vice President, Cashier and Secretary; L. J. Smith, Assistant Cashier, Loans and Operations; Roger D. Bellendir and Helen Morgan, Assistant Cashiers Accounting.

DIRECTORS

Kenneth E. Anderson, Theodore B. Brown, Ervin S. French, Louis Girardi, L. Dean Hiler, Rex Monahan, Robert E. O'Connell, Henry F. Schaffer, E.S. Van Berg, Herbert H. Vandemoer
Frank H. Walsh

December 31, 1960

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	16,455
2. U.S. Treasury securities	4,553
3. Obligations of other U.S. Government agencies and corporations	2,101
4. Obligations of States and Political subdivisions in the United States	6,215
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	180
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	
9. a. Loans, Total (excluding unearned income)	44,886
b. Less: allowance for possible loan losses	490
c. Loans, Net	44,396
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	599
12. Real estate owned other than bank premises	41
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	1,899
16. TOTAL ASSETS (sum of items 1 thru 15)	76,439

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	2,225
18. Time and savings deposits of individuals, partnerships, and corporations	36,091
19. Deposits of United States Government	64
20. Deposits of States and political subdivisions in the United States	6,259
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	83
23. Certified and officers' checks	363
24. TOTAL DEPOSITS (sum of items 17 thru 23)	67,085
a. Total demand deposits	22,072
b. Total time and savings deposits	45,013
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	87
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	1,814
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)	68,986
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value)	
33. Common Stock a. No. shares authorized 20,000 (Par Value)	2,000
b. No. shares outstanding 20,000 (Par Value)	4,000
34. Surplus	1,453
35. Undivided profits	
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	7,453
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 24 thru 37)	76,439

THE BANK OF TELLURIDE, TELLURIDE
San Miguel County

OFFICERS

Donald K. Majors, President; Merton R. Taylor, Vice President; Harlan K. Peltier, Cashier-Secretary; Harlan K. Peltier, Treasurer; and James L. Novack.

DIRECTORS

William K. Nielson, Donald K. Majors, E. G. Merritt, Merton R. Taylor, and J. C. Kinkade.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		917
2. U.S. Treasury securities		1,093
3. Obligations of other U.S. Government agencies and corporations		200
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		300
8. Federal Funds sold and securities purchased under agreements to resell	5,637	
9. a. Loans, Total (excluding unearned income)	53	
b. Less: allowance for possible loan losses		5,584
c. Loans, Net		
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		221
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		1
15. Other assets		8,316
16. TOTAL ASSETS (sum of items 1 thru 15)		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,579
18. Time and savings deposits of individuals, partnerships, and corporations		3,692
19. Deposits of United States Government		40
20. Deposits of States and political subdivisions in the United States		959
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		65
23. Certified and officers' checks		171
24. TOTAL DEPOSITS (sum of items 17 thru 23)		7,506
a. Total demand deposits	3,103	
b. Total time and savings deposits	4,403	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		7,506
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 7,500		
b. No. shares outstanding 7,500 (Par Value)		75
34. Surplus		325
35. Undivided profits		410
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		810
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		8,316

NORTH VALLEY BANK, THORNTON
Adams CountyOFFICERS

D. T. Dearing, President; Paul R. Mullen and John W. Burnham, Vice Presidents; John C. Carruth, Cashier-Secretary; Sandra A. Blackmore and Erna Nilges, Assistant Cashiers; P. Wendell Meadows and Lurline F. Meisner, Assistant Vice Presidents.

DIRECTORS

Dean T. Dearing, James W. Langley, Craig P. Minear, Eddy Webb, and Ivan D. Fugate.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		3,720
2. U.S. Treasury securities		3,364
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		3,255
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		26
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,350
9. a. Loans, Total (excluding unearned income)	11,481	
b. Less: allowance for possible loan losses	95	
c. Loans, Net		11,386
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		700
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		152
15. Other assets		366
16. TOTAL ASSETS (sum of items 1 thru 15)		24,319
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		10,574
18. Time and savings deposits of individuals, partnerships, and corporations		7,198
19. Deposits of United States Government		100
20. Deposits of States and political subdivisions in the United States		2,395
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		107
23. Certified and officers' checks		674
24. TOTAL DEPOSITS (sum of items 17 thru 23)		21,048
a. Total demand deposits	12,534	
b. Total time and savings deposits	8,514	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		421
28. Bank's liability on acceptances executed and outstanding		152
29. Other liabilities		218
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		21,819
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 40,000		
b. No. shares outstanding 40,000 (Par Value)		400
34. Surplus		1,200
35. Undivided profits		880
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,480
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		24,319

FIRST BANK OF VAIL, VAIL
Eagle County

OFFICERS

Roger L. Reisher, Chairman Executive Committee; Roger A. Behler, President; Darrel W. Lathrop, Executive Vice President; Ann B. Holland, Senior Vice President; Thomas E. Charnecki, Larry H. Hauserman, R. Kent Landmark, Melvin J. Sorensen, Vice Presidents; Miguel R. Sanchez, Assistant Vice President; David E. Tschopp, Cashier and Robert S. Appel, Secretary.

DIRECTORS

Robert S. Appel, Roger A. Behler, Don L. DeDecker, William P. Johnson, R. Kent Landmark, Joseph A. Leonard, Roger L. Reisher, Ira C. Rothgerber, Jr., Irene G. Rothgerber, John R. Thomas, George C. Williams, and J. Robert Young.

December 31, 1980

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions		6,113
2. U.S. Treasury securities		1,499
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		6,946
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,400
9. a. Loans, Total (excluding unearned income)	23,467	
b. Less: allowance for possible loan losses	133	
c. Loans, Net		23,314
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,149
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		548
15. Other assets		40,969
16. TOTAL ASSETS (sum of items 1 thru 15)		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		16,755
18. Time and savings deposits of individuals, partnerships, and corporations		16,631
19. Deposits of United States Government		75
20. Deposits of States and political subdivisions in the United States		2,751
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		6
23. Certified and officers' checks		910
24. TOTAL DEPOSITS (sum of items 17 thru 23)		37,128
a. Total demand deposits	18,290	
b. Total time and savings deposits	18,838	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		604
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		37,732
31. Subordinated notes and debentures		450
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 40,000 (Par Value)		1,100
b. No. shares outstanding 40,000		1,100
34. Surplus		587
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,787
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		40,969

NORTH PARK STATE BANK, WALDEN
Jackson CountyOFFICERS

Chris M. Furneaux, President; Richard W. Peden, Vice President and Cashier;
Rosa M. Dowdell, Vice President; Ruth T. Furneaux, Secretary; and
Betty J. Hughes, Assistant Cashier.

DIRECTORS

Chris M. Furneaux, Ruth T. Furneaux, and David E. Wattenberg.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		478
2. U.S. Treasury securities		1,104
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		812
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		600
9. a. Loans, Total (excluding unearned income)	3,722	
b. Less: allowance for possible loan losses	48	
c. Loans, Net		3,674
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		70
12. Real estate owned other than bank premises		40
13. Investments in unconsolidated subsidiaries and associated companies		5
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15)		6,783
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,210
18. Time and savings deposits of individuals, partnerships, and corporations		3,041
19. Deposits of United States Government		5
20. Deposits of States and political subdivisions in the United States		797
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		49
24. TOTAL DEPOSITS (sum of items 17 thru 23)		6,102
a. Total demand deposits	2,561	
b. Total time and savings deposits	3,541	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		6,102
31. Subordinated notes and debentures		75
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 15,000		
b. No. shares outstanding 15,000 (Par Value)		150
34. Surplus		250
35. Undivided profits		206
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		606
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		6,783

COLORADO STATE BANK OF WALSH, WALSH
Baca County

OFFICERS

Marvin R. Daniels, President; Gayle Cook, Cashier-Secretary;
Linda Rae Hetrick, Assistant Cashier and Judy Bezona, Assistant
Cashier.

DIRECTORS

T. K. Benshop, Marvin R. Daniels, Robert H. Lexvold, Larry E. Harper,
and James L. Bailey.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions	819	
2. U.S. Treasury securities	1,718	
3. Obligations of other U.S. Government agencies and corporations	1,001	
4. Obligations of States and Political subdivisions in the United States	566	
5. Other bonds, notes, and debentures	10	
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	8,059	
b. Less: allowance for possible loan losses	56	
c. Loans, Net	8,003	
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	30	
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding	388	
15. Other assets	12,535	
16. TOTAL ASSETS (sum of items 1 thru 15)		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	2,412	
18. Time and savings deposits of individuals, partnerships, and corporations	6,650	
19. Deposits of United States Government	16	
20. Deposits of States and political subdivisions in the United States	1,600	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks	58	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	10,736	
a. Total demand deposits	2,555	
b. Total time and savings deposits	8,181	
25. Federal funds purchased and securities sold under agreements to repurchase	200	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding	148	
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)	11,084	
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 25,000 (Par Value)		250
b. No. shares outstanding 25,000 (Par Value)		500
34. Surplus		411
35. Undivided profits		290
36. Reserve for contingencies and other capital reserves		1,451
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		12,535
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		

CUSTER COUNTY BANK, WESTCLIFFE
Custer County

OFFICERS

Bill Bowlds, President; Brent Frazee, Vice President and Cashier.

DIRECTORS

J. Roger Collins, Robert M. Senderhauf, Robert B. Dowley, David A. Feagin,
Bill Bowlds, Chester J. Haga, Harold W. Jennings, Earl E. Cross, Stanley
A. Coleman, and Robert L. Parker.

December 31, 1980

ASSETS

Mil. Thous.

1. Cash and due from depository institutions	216
2. U.S. Treasury securities	581
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States	
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	36
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	190
9. a. Loans, Total (excluding unearned income)	1,396
b. Less: allowance for possible loan losses	14
c. Loans, Net	1,382
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	128
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	39
16. TOTAL ASSETS (sum of items 1 thru 15)	2,572

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	660
18. Time and savings deposits of individuals, partnerships, and corporations	842
19. Deposits of United States Government	5
20. Deposits of States and political subdivisions in the United States	625
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	16
24. TOTAL DEPOSITS (sum of items 17 thru 23)	2,148
a. Total demand deposits	838
b. Total time and savings deposits	1,310
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	14
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	2,162
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	(Par Value)	
33. Common Stock a. No. shares authorized	25,000	
b. No. shares outstanding	25,000	
34. Surplus	(Par Value)	200
35. Undivided profits		100
36. Reserve for contingencies and other capital reserves		110
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		410
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		2,572

CITIZENS BANK, WESTMINSTER
Adams CountyOFFICERS

Donald E. Hogboom, Vice Chairman of the Board; Thomas M. Jones, President; Kenneth A. Platt, Carl Charette and Donald J. Hogboom, Vice Presidents; Carol J. Dahlinger, Cashier; Harvey E. Thompson and Noel C. Matthews, Assistant Vice Presidents; Lucille Jones, Assistant Cashier; Gary R. Sinner, Loan Officer; and Frank Montoya, Collection Officer.

DIRECTORS

Clarence L. Bartholic, Donald E. Hogboom, Thomas M. Jones, Kenneth A. Platt, Donald H. Hoch, J. J. Tepper, Berger C. Wallin, Paul F. Glasgow, and Wilbur E. Flachman.

December 31, 1969

<u>ASSETS</u>		<u>Mill. Thous.</u>
1. Cash and due from depository institutions		2,884
2. U.S. Treasury securities		2,094
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		1,927
5. Other bonds, notes, and debentures		50
6. Federal Reserve stock and corporate stock		30
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		2,050
9. a. Loans, Total (excluding unearned income)	13,718	
b. Less: allowance for possible loan losses	156	
c. Loans, Net		13,562
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		592
12. Real estate owned other than bank premises		30
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		419
16. TOTAL ASSETS (sum of items 1 thru 15)		23,638
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		7,773
18. Time and savings deposits of individuals, partnerships, and corporations		8,001
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		4,763
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		295
24. TOTAL DEPOSITS (sum of items 17 thru 23)		20,834
a. Total demand deposits	9,235	
b. Total time and savings deposits	11,599	
25. Federal funds purchased and securities sold under agreements to repurchase		600
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		197
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		233
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		21,864
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding [Par Value]		
33. Common Stock a. No. shares authorized 50,000		
b. No. shares outstanding 50,000 [Par Value]		500
34. Surplus		750
35. Undivided profits		524
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,774
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		23,638

BANK OF APPLEWOOD, WHEAT RIDGE
Jefferson County

OFFICERS

George T. Sweeney, President; C. F. Howland, Vice President;
Barbara J. Powers, Vice President; Leok Jung, Cashier-Secretary;
Viola E. Harkin, Personnel Officer.

DIRECTORS

William G. Ross, Paul B. Berglund, John H. Dahl, Thomas F. Driver,
James T. Rutherford, Robert Strawn, Jr.

December 31, 1980

ASSETS

Mill. Thous.

1. Cash and due from depository institutions	2,129
2. U.S. Treasury securities	1,475
3. Obligations of other U.S. Government agencies and corporations	1,523
4. Obligations of States and Political subdivisions in the United States	
5. Other bonds, notes, and debentures	602
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	800
9. a. Loans, Total (excluding unearned income)	12,984
b. Less: allowance for possible loan losses	120
c. Loans, Net	12,864
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	597
12. Real estate owned other than bank premises	580
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	405
16. TOTAL ASSETS (sum of items 1 thru 15)	20,875

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	6,444
18. Time and savings deposits of individuals, partnerships, and corporations	9,774
19. Deposits of United States Government	30
20. Deposits of States and political subdivisions in the United States	2,288
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	18,536
a. Total demand deposits	6,475
b. Total time and savings deposits	12,061
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	437
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	336
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)	19,309
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	[Par Value]	
33. Common Stock a. No. shares authorized 60,000		
b. No. shares outstanding 60,000	[Par Value]	600
34. Surplus		575
35. Undivided profits		191
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,366
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		20,875

THE FIRST STATE BANK OF WIGGINS, WIGGINS
Morgan County

OFFICERS

Henry G. Trautwein, Jr., President; Craig L. Trautwein, Vice
President and Cashier.

DIRECTORS

L. R. Christensen, Henry Kammerzell, Delbert Teets, Henry G.
Trautwein, Jr., and Fred E. Weller.

December 31, 1980

	ASSETS	Liab. Thous.
1. Cash and due from depository institutions	663	
2. U.S. Treasury securities	1,279	
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	100	
9. a. Loans, Total (excluding unearned income)	1,368	
b. Less: allowance for possible loan losses	35	
c. Loans, Net	1,333	
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	94	
12. Real estate owned other than bank premises	34	
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	219	
16. TOTAL ASSETS (sum of items 1 thru 15)	3,722	
	LIABILITIES	
17. Demand deposits of individuals, partnerships, and corporations	1,200	
18. Time and savings deposits of individuals, partnerships, and corporations	2,494	
19. Deposits of United States Government	7	
20. Deposits of States and Political subdivisions in the United States	1,707	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks	39	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	5,042	
a. Total demand deposits	1,334	
b. Total time and savings deposits	3,708	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	198	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)	5,240	
31. Subordinated notes and debentures		
	EQUITY CAPITAL	
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 1,055		
b. No. shares outstanding 1,055 (Par Value)	106	
34. Surplus	294	
35. Undivided profits	82	
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	482	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	5,722	

THE STATE BANK OF WILEY, WILEY
Frowers CountyOFFICERSFrederick A. Enger, President; Harold V. Smith, Vice President and
Cashier-Secretary.DIRECTORSArthur F. Enger, Henry Rudolph, Leslie R. Evans, Ruden W. Mullett,
Frederick A. Enger, Robert R. Toppel, Harold V. Smith.

December 31, 1940

<u>ASSETS</u>		<u>U.S. Value</u>
1. Cash and due from depository institutions		748
2. U.S. Treasury securities		810
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and political subdivisions in the United States		1,862
5. Other bonds, notes, and debentures		67
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal funds sold and securities purchased under agreements to resell		875
9. a. Loans, Total (excluding unearned income)	5,133	
b. Less: Allowance for possible loan losses	72	
c. Loans, Net		5,261
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		196
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15)		9,619
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,732
18. Time and savings deposits of individuals, partnerships, and corporations		5,778
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		511
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		151
24. TOTAL DEPOSITS (sum of items 17 thru 23)		8,174
a. Total demand deposits	1,999	
b. Total time and savings deposits	6,175	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage intableness and liability for capitalized losses		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		8,174
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		110
33. Common Stock a. No. shares authorized 1,100		1,200
b. No. shares outstanding 1,100 (Par Value)		135
34. Surplus		
35. Undivided profits		
36. Reserve for contingencies and other capital reserved		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,445
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		9,619

BANK OF WINDSOR, WINDSOR
Weld County

OFFICERS

M. G. Viarraz, President; William Scoggins, Vice President and Cashier-Secretary; A. Deloris Wilhelm, Assistant Cashier.

DIRECTORS

Victor L. Steffens, Melvin G. Viarraz, David G. Clarkson, Eugene G. Bettinger, Robert W. Hogan, Marjorie A. Edlöh, and Merle Hojo.

December 31, 1940

ASSETS	Per. Thous.
1. Cash and due from depository institutions	595
2. U.S. Treasury securities	875
3. Obligations of other U.S. Government agencies and corporations	998
4. Obligations of States and Political subdivisions in the United States	50
5. Other bonds, notes, and debentures	12
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	
9. a. Loans, Total (excluding non-accrual loans)	4,589
b. Less: allowance for possible loan losses	30
c. Loans, Net	4,559
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	116
12. Real estate owned other than bank premises	60
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	241
15. Other assets	7,306
16. TOTAL ASSETS (sum of items 1 thru 15)	

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	1,261
18. Time and savings deposits of individuals, partnerships, and corporations	2,745
19. Deposits of United States Government	1
20. Deposits of States and political subdivisions in the United States	2,084
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	400
24. TOTAL DEPOSITS (sum of items 17 thru 23)	6,491
a. Total demand deposits	1,661
b. Total time and savings deposits	4,830
25. Federal funds purchased and securities sold under agreements to repurchase	175
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	7
b. Other liabilities for borrowed money	700
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances accepted and outstanding	
29. Other liabilities	141
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 17 thru 29)	6,914
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding [Par Value]	
33. Common Stock a. No. shares authorized 40,000	
b. No. shares outstanding 40,000 [Par Value]	200
34. Surplus	200
35. Undivided profits	191
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	592
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	7,506

THE BANK OF WINTER PARK, WINTER PARK
Grand County

OFFICERS

William E. Jennings, President; Iona R. Cornelison, Vice President & Cashier; Barbara C. Chapman, Assistant Vice President; Michael T. Miranda, Assistant Cashier; Gail W. Carlson, Loan Officer and Secretary; Alan J. Koski, Loan Officer; and Robert W. Isham, Chairman of the Board.

DIRECTORS

Robert W. Isham, Robert G. Evans, William E. Jennings, Eleanor Joy Isham, R. E. Mulligan, Lemont A. Hale, and Gerald F. Grosswald.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Dollars</u>
1. Cash and due from depository institutions		1,493
2. U.S. Treasury securities		100
3. Obligations of other U.S. government agencies and corporations		477
4. Obligations of States and political subdivisions in the United States		928
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (including unearned income)	10,348	
b. Less: allowance for possible loan losses	109	
c. Loans, Net		10,239
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		127
12. Real estate owned other than bank premises		24
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		322
16. TOTAL ASSETS (sum of items 1 thru 15)		29,910
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		5,025
18. Time and savings deposits of individuals, partnerships, and corporations		3,447
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		2,999
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		383
24. TOTAL DEPOSITS (sum of items 17 thru 23)		11,854
a. Total demand deposits	5,497	
b. Total time and savings deposits	6,357	
25. Federal Funds purchased and securities sold under agreements to repurchase		610
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		7
28. Bank's liability on acceptances exercised and outstanding		
29. Other liabilities		83
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		12,554
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding		
33. Common stock a. No. shares authorized	30,800	
b. No. shares outstanding	30,800	
34. Surplus		186
35. Undivided profits		746
36. Reserve for contingencies and other capital reserves		828
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,356
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		13,910

PARK STATE BANK, WOODLAND PARK
Teller County

OFFICERS

Conrad T. Wilson, Chairman of the Board and Advisory Vice President;
Robert G. Eichman, President; John H. Elwell and Winorr Retzler, Vice
Presidents; Carol Kessler, Vice President, Operations; Edward A. Pacey,
Advisory Vice President; Marilyn Cummins, Cashier; and Hazel Radach,
Assistant Cashier.

DIRECTORS

B. W. Dougherty, Robert G. Eichman, John H. Elwell, Edward J. Grainger,
M.E. MacDougall, Edward A. Pacey, Clyde Sirles, Peter R. Spahn and
Conrad T. Wilson.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		789
2. U.S. Treasury securities		1,008
3. Obligations of other U.S. Government agencies and corporations		1,571
4. Obligations of States and Political subdivisions in the United States		919
5. Other bonds, notes, and debentures		1,067
6. Federal Reserve stock and corporate stock		
7. Trading account securities		2,100
8. Federal Funds sold and securities purchased under agreements to resell	3,471	
9. a. Loans, Total (excluding unearned income)	42	
b. Less: allowance for possible loan losses		3,429
c. Loans, Net		
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		89
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		156
15. Other assets		11,128
16. TOTAL ASSETS (sum of items 1 thru 15)		

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	3,661
18. Time and savings deposits of individuals, partnerships, and corporations	4,625
19. Deposits of United States Government	17
20. Deposits of States and political subdivisions in the United States	1,601
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	10,110
a. Total demand deposits	4,218
b. Total time and savings deposits	5,892
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	171
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	10,281
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock	a. No. shares outstanding		(Par Value) . . .	
33. Common Stock	a. No. shares authorized	24,000		
	b. No. shares outstanding	24,000	(Par Value) . . .	240
34. Surplus				340
35. Undivided profits				85
36. Reserve for contingencies and other capital reserves				182
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)				847
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)				11,128

WRAY STATE BANK, WRAY
Yuma County

OFFICERS

Gary L. Rife, President; George H. Peaker, Vice President; Robert D. Buchanan, Secretary; and M. Katherine Haslett, Cashier.

DIRECTORS

Gary L. Rife, George H. Peaker, John E. Jacobson, Gerald E. Zion, Argil A. Renzelman, and Robert D. Buchanan.

December 31, 1980

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		703
2. U.S. Treasury securities		498
3. Obligations of other U.S. Government agencies and corporations		400
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,475
9. a. Loans, Total (excluding unearned income)	3,460	
b. Less: allowance for possible loan losses	18	
c. Loans, Net		3,442
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		82
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		118
16. TOTAL ASSETS (sum of items 1 thru 15)		6,718
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,615
18. Time and savings deposits of individuals, partnerships, and corporations		3,806
19. Deposits of United States Government		6
20. Deposits of States and political subdivisions in the United States		511
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		16
24. TOTAL DEPOSITS (sum of items 17 thru 23)		5,954
a. Total demand deposits	1,637	
b. Total time and savings deposits	4,317	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		20
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		74
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		6,048
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding	(Par Value)	
33. Common Stock a. No. shares authorized	50,000	
b. No. shares outstanding	50,000	
34. Surplus	(Par Value)	250
35. Undivided profits		250
36. Reserve for contingencies and other capital reserves		170
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		670
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		6,718

FARMERS STATE BANK OF YUMA
Yuma County

OFFICERS

R. E. O'Connell, Chairman of the Board; Donald R. Starnes, President;
J. A. Spiers, Vice President; John A. Hopp, Joan Kuntz and Gregory P. Cranston,
Assistant Vice Presidents; Michael E. Bennett, Assistant Cashier; and William E.
Boyer, Consumer Loan Officer.

DIRECTORS

R. E. O'Connell, Theodore D. Brown, Lyle Chandler, Donald Snedeker, J. A. Spiers,
and Donald R. Starnes.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		4,857
2. U.S. Treasury securities.		1,112
3. Obligations of other U.S. Government agencies and corporations.		
4. Obligations of States and Political subdivisions in the United States.		3,156
5. Other bonds, notes, and debentures.		
6. Federal Reserve stock and corporate stock.		53
7. Trading account securities.		
8. Federal Funds sold and securities purchased under agreements to resell.		1,000
9. a. Loans, Total (excluding unearned income).	20,497	
b. Less: allowance for possible loan losses.	202	
c. Loans, Net.		20,295
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises.		410
12. Real estate owned other than bank premises.		548
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding.		715
15. Other assets.		
16. TOTAL ASSETS (sum of items 1 thru 15).		32,146
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations.		10,020
18. Time and savings deposits of individuals, partnerships, and corporations.		15,242
19. Deposits of United States Government.		70
20. Deposits of States and political subdivisions in the United States.		3,312
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks.		266
23. Certified and officers' checks.		28,910
24. TOTAL DEPOSITS (sum of items 17 thru 23).		
a. Total demand deposits.	10,491	
b. Total time and savings deposits.	18,419	
25. Federal funds purchased and securities sold under agreements to repurchase.		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money.		
27. Mortgage indebtedness and liability for capitalized leases.		
28. Bank's liability on acceptances executed and outstanding.		470
29. Other liabilities.		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29).		29,380
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value).		
33. Common Stock a. No. shares authorized 7,500		
b. No. shares outstanding 7,500 (Par Value).		750
34. Surplus.		1,000
35. Undivided profits.		1,016
36. Reserve for contingencies and other capital reserves.		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36).		2,766
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		32,146

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COMPARATIVE ABSTRACT

Showing Condition of Industrial Banks in the State of Colorado
At the Close of Business on Dates Indicated
As Compiled by the Office of the State Bank Commissioner

ASSETS	131 Banks	%	125 Banks	Comparison
	December 31, 1980	to Total	June 30, 1980	Increase + Decrease -
Cash and Due From Banks	\$ 46,154,034.13	8.4	\$ 32,313,224.60	\$13,840,809.53 +
Installment Loans	396,718,742.50	72.2	403,596,555.25	6,877,812.75 -
Notes Discounted/Purchased	50,745,066.33	9.2	28,778,086.34	21,966,979.99 +
United States Government				
Obligations	18,038,477.75	3.3	18,261,587.70	223,109.95 -
Other Bonds	16,409,778.23	3.0	13,693,897.27	2,715,880.96 +
Corporate Stocks	1,159,985.17	.2	1,596,526.53	436,541.36 -
Bank Premises, Furniture				
and Fixtures	2,794,700.92	.5	2,777,839.29	16,861.63 +
Leasehold Improvements	1,168,910.14	.2	877,995.59	290,914.55 +
Real Estate Owned Other Than				
Bank Premises	2,656,239.07	.5	1,354,315.66	1,301,923.41 +
Automobiles Owned	452,791.54	-	227,862.94	224,928.60 +
Other Assets	13,123,860.64	2.4	10,958,569.58	2,165,291.06 +
TOTAL ASSETS	\$549,422,586.42	100.0	\$514,436,460.75	\$34,986,125.67 +
<u>LIABILITIES</u>				
Notes Payable to Banks	24,381,817.58	4.5	18,649,334.22	5,732,483.36 +
Notes Payable to Others	84,455,815.59	15.4	84,021,015.97	434,799.62 +
Savings Deposits	69,533,893.91	12.7	67,096,665.69	2,437,228.22 +
Thrift-Investment Certificates	228,486,084.42	41.6	210,293,011.50	18,193,072.92 +
Mortgages on Real Estate Owned	2,332,901.86	.4	1,933,092.71	399,809.15 +
Unearned Interest and Discounts	40,044,307.43	7.3	38,769,427.34	1,274,880.09 +
Dealers Reserve	407,776.05	-	409,486.12	1,710.07 -
Interest, Taxes and Other				
Expenses	9,874,045.49	1.8	9,582,585.30	291,460.19 +
Other Liabilities	2,370,185.00	.4	2,582,593.73	212,408.73 -
TOTAL LIABILITIES	\$461,886,827.33	84.1	\$433,337,212.58	\$28,549,614.75 +
<u>RESERVES</u>				
Res. for Bad Debts on Loans	8,903,767.85	1.6	8,452,547.71	451,220.14 +
Other Reserves on Loans	1,257,082.44	.2	889,212.80	367,869.64 +
Reserves on Securities	-0-	-	-0-	-0-
TOTAL RESERVES ON LOANS	10,160,850.29	1.8	9,341,760.51	819,089.78 +
<u>CAPITAL ACCOUNTS</u>				
Capital Notes and Debentures	1,508,534.01	.2	1,959,534.01	451,000.00 -
Equity Capital	75,866,374.79	13.9	69,797,953.65	6,068,421.14 +
Common Stock	24,525,940.00	4.5	23,641,300.00	884,640.00 +
Surplus	30,112,132.06	5.5	25,051,053.39	5,061,078.67 +
Undivided Profits	21,228,302.73	3.9	21,076,040.53	152,262.20 +
Reserves	-0-	-	29,559.73	29,559.73 -
TOTAL CAPITAL ACCOUNTS	77,374,908.80	14.1	71,757,487.66	5,617,421.14 +
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	\$549,422,586.42	100.0	\$514,436,460.75	\$34,986,125.67 +

ALAMOSA INDUSTRIAL BANK
Alamosa
Alamosa County

OFFICERS

Dan L. Rockwell, President and Treasurer; David G. Buck, Chairman of the Board; Charles Lenhart, Secretary; and George W. Steed, Vice President and Secretary.

DIRECTORS

Ted Curtis, Dan Rockwell, Harold Kelloff, and David G. Buck.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	175,299.36
Installment loans	1,696,768.99
Notes discounted and/or purchased	445,803.80
United States Government Obligations	
Other bonds	188,635.30
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$	4,709.37
Leasehold Improvements	411.69
Real estate owned other than bank premises	15,122.20
Automobiles Owned	
Other Assets	35,561.17
TOTAL ASSETS	2,562,311.88

LIABILITIES

Notes payable to banks	
Notes payable (other)	285,000.00
Savings deposits	368,058.65
Thrift-Investment Certificates	1,346,812.61
Mortgages on real estate owned	
Unearned interest and discounts	271,141.07
Dealers' Reserves	313.15
Amounts set aside for interest, taxes, and other expenses	53,335.87
Other Liabilities	29,519.48
TOTAL LIABILITIES	2,354,180.83

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	40,084.14
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	40,084.14

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	168,046.91
1. Common stock - total par value (No. shares authorized)	100,000.00
(No. shares outstanding)	
2. Surplus	50,000.00
3. Undivided profits	18,046.91
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	168,046.91
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	2,562,311.88

ARVADA 1ST INDUSTRIAL BANK
Arvada
Jefferson County

OFFICERS

Richard A. Van Winkle, President; John C. Ninneman, Vice President;
B. Lynne Murray, Secretary; Ted E. Davis, Treasurer; and Melba McKenzie,
Assistant Secretary.

DIRECTORS

John C. Ninneman, Clifford E. Katslin, Richard A. Van Winkle, and W. Harold Dobson.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	125,493.89
Installment loans	4,866,374.48
Notes discounted and/or purchased	657,645.51
United States Government Obligations	
Other bonds. (Municipal Bonds & Daily Repos).	479,671.06
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>18,698.97</u>	18,698.97
Leasehold Improvements	33,230.40
Real estate owned other than bank premises	31,600.08
Automobiles Owned.	5,477.42
Other Assets	44,802.95
TOTAL ASSETS.	6,262,994.76

LIABILITIES

Notes payable to banks	2,509,000.00
Notes payable (other).	
Savings deposits	463,006.42
Thrift-Investment Certificates	2,583,658.53
Mortgages on real estate owned	
Unearned interest and discounts.	98,374.11
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	193,648.49
Other Liabilities.	7,000.98
TOTAL LIABILITIES	5,854,688.53

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	86,312.92
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	86,312.92

CAPITAL ACCOUNTS

Capital notes and debentures		321,993.31
Equity capital, total (1 to 4 below)		100,000.00
1. Common stock - total par value (No. shares authorized <u>1,000</u>)	(No. shares outstanding <u>1,000</u>)	
2. Surplus		150,000.00
3. Undivided profits		71,993.31
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		321,993.31
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		6,262,994.76

ARVADA COMMUNITY INDUSTRIAL BANK
Arvada
Jefferson County

OFFICERS

Keith R. Shwayder, Chairman of Board; W. F. Smith, President; Nancy Mattern,
Secretary/Cashier.

DIRECTORS

W. Dennis Brown, James S. Frack, Keith R. Shwayder, and W. F. Smith.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	240,111.96
Installment loans.	662,640.62
Notes discounted and/or purchased.	148,415.02
United States Government Obligations.	47,135.66
Fed. Funds sold	500,000.00
Corporate stocks	-0-
Bank Premises \$ _____; Furniture & Fixtures \$ 33,908.63	33,908.63
Leasehold Improvements	17,574.50
Real estate owned other than bank premises	106,515.65
Automobiles Owned.	-0-
Other Assets	71,164.44
TOTAL ASSETS.	1,827,466.44

LIABILITIES

Notes payable to banks	-0-
Notes payable (other).	-0-
Savings deposits	207,027.60
Thrift-Investment Certificates	-0-
Mortgages on real estate owned	1,266,412.67
Unearned interest and discounts	-0-
Dealers' Reserves.	11,435.99
Amounts set aside for interest, taxes, and other expenses.	-0-
Other Liabilities.	21,899.78
TOTAL LIABILITIES	40,749.60
	1,547,525.64

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	9,600.67
Other reserves on loans.	-0-
Reserves on securities	-0-
TOTAL RESERVES ON LOANS AND SECURITIES.	9,600.67

CAPITAL ACCOUNTS

Capital notes and debentures		-0-
Equity capital, total (1 to 4 below)		270,340.17
1. Common stock - total par value (No. shares authorized <u>200,000</u>)		200,000.00
(No. shares outstanding <u>2,000</u>)		
2. Surplus		40,000.00
3. Undivided profits		30,340.17
4. Reserve for contingencies and other capital reserves		-0-
TOTAL CAPITAL ACCOUNTS		270,340.17
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		1,827,466.44

ASPEN INDUSTRIAL PARK
Aspen
Pitkin County

OFFICERS

J. T. Sisson, Chairman of the Board; Susan Laflor, Vice President; Stanley L. Doison, Vice President; Donald L. Beachler, Secretary; Darlene Snook, Treasurer.

DIRECTORS

Herbert C. Kanzer, Donald L. Beachler, Stanley L. Dodson, Jeffrey H. Pease,
J. W. Hinson, and Darlene Snook.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	149,277.31
Installment loans.	1,409,505.31
Notes discounted and/or purchased.	-0-
United States Government Obligations	195,946.92
Other bonds.	-0-
Corporate stocks	7,686.20
Bank Premises <u>\$ -0-</u> ; Furniture & Fixtures <u>\$ 7,686.20</u>	34,157.49
Leasehold Improvements	-0-
Real estate owned other than bank premises	-0-
Automobiles Owned.	-0-
Other Assets	30,949.91
TOTAL ASSETS.	2,127,123.74

LIABILITIES

Notes payable to banks	-0-
Notes payable (other).	-0-
Savings deposits	765,351.33
Thrift-Investment Certificates	993,516.33
Mortgages on real estate owned	-0-
Unearned interest and discounts.	7,553.27
Dealers' Reserves.	-0-
Amounts set aside for interest, taxes, and other expenses.	32,163.07
Other Liabilities.	14,702.95
TOTAL LIABILITIES	1,813,287.95

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	14,836.24
Other reserves on loans	-0-
Reserves on securities	-0-
TOTAL RESERVES ON LOANS AND SECURITIES	14,836.24

CAPITAL ACCOUNTS

Capital notes and debentures	-0-
Equity capital, total (1 to 4 below)	299,000.50
1. Common stock - total par value (No. shares authorized <u>6</u>)	60,000.00
(No. shares outstanding <u>6</u>)	
2. Surplus	190,000.00
3. Undivided profits	49,000.50
4. Reserve for contingencies and other capital reserves	-0-
TOTAL CAPITAL ACCOUNTS	299,000.50
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	\$ 127,123.70

AETNA INDUSTRIAL B&K
Aurora
Arapahoe County

OFFICERS

Ronald G. Walters, President; Clarence E. Polzin, Vice President; Raymond J. Michal, Cashier; James D. Thompson, Secretary; Raymond E. Shane, Assistant Secretary; Betty K. Martin, Assistant Secretary.

DIRECTIONS

Raymond J. Michal, Clarence E. Polzin, James D. Thompson, and Ronald C. Walters.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	95,540.01
Installment loans.	156,762.88
Notes discounted and/or purchased.	4,836,759.39
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ _____	
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	185,069.40
TOTAL ASSETS.	5,275,032.58

LIABILITIES

Notes payable to banks	1,430,000.00
Notes payable (other).	118,521.92
Savings deposits	386,534.24
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	1,683,499.86
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	-52,536.77
Other Liabilities.	48,423.75
TOTAL LIABILITIES	3,613,443.00

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	69,743.47
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	69,743.47

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		1,589,900.13
1.	Common stock - total par value (No. shares authorized 2,000)	200,000.00
	(No. shares outstanding 2,000)	
2.	Surplus	1,000,000.00
3.	Undivided profits	389,846.11
4.	Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS		1,589,846.11
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		5,275,032.59

AVCO AURORA INDUSTRIAL BANK
Aurora
Adams - Arapahoe County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Mylanoak, Executive Vice President; Philip J. Cullen, Vice President and Secretary; Gary L. Fite, Vice President and Treasurer; Richard I. Bertoni Controller; Cary C. Wheatland, Vice President and Cashier.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Bary L. Fite, Herbert F. Smith, Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	36,905.17
Installment loans.	2,824,942.84
Notes discounted and/or purchased.	
United States Government Obligations	75,720.70
Other bonds.	65,998.20
Corporate stocks	
Bank Premises \$ <u>55,000.00</u> ; Furniture & Fixtures \$ <u>4,689.56</u>	59,689.56
Leasehold Improvements	15,622.29
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	9,111.97
TOTAL ASSETS.	3,087,990.73

LIABILITIES

Notes payable to banks	1,322,242.40
Notes payable (other).	238,072.39
Savings deposits	646,586.26
Thrift-Investment Certificates	
Mortgages on real estate owned	277,362.76
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	25,399.25
Other Liabilities.	19,845.13
TOTAL LIABILITIES	2,529,508.19

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	88,410.54
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	88,410.54

CAPITAL ACCOUNTS

Capital notes and debentures		470,072.00
Equity capital, total (1 to 4 below)		
1. Common stock - total par value (No. shares authorized <u>24</u>)		200,000.00
	(No. shares outstanding <u>24</u>)	
2. Surplus		95,084.77
3. Undivided profits		174,987.23
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		470,072.00
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		3,087,990.73

CENTRAL INDUSTRIAL BANK
Aurora
Arapahoe County

OFFICERS

Donald D. Hoffman, Chairman; Joseph R. Lincoln, President; Harley N. Patton Jr., Vice President; Dianne M. Benzley, Vice President & Manager; John E. Bush, Secretary; Paul V. Rupp, Assistant Secretary.

DIRECTORS

Max G. Brooks, Donald D. Hoffman, Joseph R. Lincoln, Harley N. Patton, Jr., Dianne M. Benzley, Charles A. Drummond, and John E. Bush.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	
Installment loans.	32,110.44
Notes discounted and/or purchased.	404,086.10
United States Government Obligations.	
Other bonds.	
Corporate stocks.	
Bank Premises \$; Furniture & Fixtures \$ 19,237.90	
Leasehold Improvements.	19,237.90
Real estate owned other than bank premises.	11,764.01
Automobiles Owned.	
Other Assets.	6,564.07
TOTAL ASSETS.	473,762.52

LIABILITIES

Notes payable to banks.	
Notes payable (other).	
Savings deposits.	
Thrift-Investment Certificates.	54,836.36
Mortgages on real estate owned.	116,503.21
Unearned interest and discounts.	
Dealers' Reserves.	2,022.00
Amounts set aside for interest, taxes, and other expenses.	12,060.70
Other Liabilities.	
TOTAL LIABILITIES	185,422.27

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	

CAPITAL ACCOUNTS

Capital notes and debentures.	
Equity capital, total (1 to 4 below)	
1. Common stock - total par value (No. shares authorized 20,000)	288,340.25
(No. shares outstanding 20,000)	200,000.00
2. Surplus.	
3. Undivided profits.	40,000.00
4. Reserve for contingencies and other capital reserves	48,340.25
TOTAL CAPITAL ACCOUNTS.	288,340.25
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	473,762.52

EAST CENTINENTAL INDUSTRIAL BANK
Aurora
Arapahoe County

OFFICERS

Gerald E. Donahue, Chairman; Terry DeLong, President; Marvin F. Rogers, Vice President; James W. Howse, Senior Vice President & Treasurer; Stephen P. Killough, Vice President & Secretary; Ruth L. Falbe, Assistant Vice President; Jackie Archuleta, Administrative Officer; Sandra J. Herzog, Vice President.

DIRECTORS

Gerald E. Donahue, William T. McGowan, Alfred L. Teti, Larry B. Kesler, Terry L. DeLong.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	307,546.01
Installment loans.	2,992,784.43
Notes discounted and/or purchased.	15,430.29
United States Government Obligations.	20,564.71
Other bonds.	10,374.16
Corporate stocks.	3,346,699.60
Bank Premises \$ -0-; Furniture & Fixtures \$ 15,430.29.	15,430.29
Leasehold Improvements.	20,564.71
Real estate owned other than bank premises.	10,374.16
Automobiles Owned.	3,346,699.60
Other Assets.	10,374.16
TOTAL ASSETS.	3,346,699.60

LIABILITIES

Notes payable to banks.	237,540.13
Notes payable (other).	356,114.26
Savings deposits.	1,506,266.41
Thrift-Investment Certificates.	529,305.82
Mortgages on real estate owned.	2,115.17
Unearned interest and discounts.	186,391.90
Dealers' Reserves.	44,774.30
Amounts set aside for interest, taxes, and other expenses.	2,862,507.99
Other Liabilities.	2,862,507.99
TOTAL LIABILITIES.	2,862,507.99

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	73,998.26
Other reserves on loans.	73,998.26
Reserves on securities.	73,998.26
TOTAL RESERVES ON LOANS AND SECURITIES.	73,998.26

CAPITAL ACCOUNTS

Capital notes and debentures.	30,000.00
Equity capital, total (1 to 4 below).	380,193.35
1. Common stock - total par value (No. shares authorized 2,000)	200,000.00
(No. shares outstanding 2,000)	20,000.00
2. Surplus.	160,193.35
3. Undivided profits.	410,193.35
4. Reserve for contingencies and other capital reserves.	3,346,699.60
TOTAL CAPITAL ACCOUNTS.	410,193.35
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	3,346,699.60

KEYSTONE INDUSTRIAL BANK

Aurora
Adams CountyOFFICERS

Paul W. Shoemaker, President; Thomas M. Kimble, Vice President; David G. Buck, Secretary; Charles C. Lehnert, Assistant Secretary.

DIRECTORS

David G. Buck, Thomas M. Kimble, and Paul W. Shoemaker.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	89,502.91
Installment loans	1,074,518.51
Notes discounted and/or purchased	
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 20,707.15	20,707.15
Leasehold Improvements	3,302.61
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	30,873.59
TOTAL ASSETS	1,218,904.77

LIABILITIES

Notes payable to banks	
Notes payable (other)	250,000.00
Savings deposits	299,452.91
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	360,387.40
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	11,951.89
Other Liabilities	9,481.13
TOTAL LIABILITIES	931,273.33

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	14,282.62
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	14,282.62

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	273,348.82
1. Common stock - total par value (No. shares authorized 10,000)	200,000.00
(No. shares outstanding 10,000)	
2. Surplus	40,000.00
3. Undivided profits	33,348.82
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	273,348.82
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,218,904.77

POSTAL INDUSTRIAL BANK
Aurora
Arapahoe County

OFFICERS

Dean L. Meine, President; Gerald C. Backhaus, Vice President & Secretary;
Carlton L. Greenough, Secretary; Clarence E. Wilson, Vice President; Sidney
L. Zahalsky, Vice President & Cashier.

DIRECTORS

Gerald C. Backhaus, Carlton L. Greenough, and Dean L. Meine.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	463,146.64
Installment loans.	7,664,472.02
Notes discounted and/or purchased.	267,527.02
United States Government Obligations	75,000.00
Other bonds.	19,495.62
Corporate stocks	10,055.22
Bank Premises \$ _____; Furniture & Fixtures \$ 19,495.62	19,495.62
Leasehold Improvements	10,055.22
Real estate owned other than bank premises	10,112.31
Automobiles Owned.	8,509,808.83
Other Assets	8,509,808.83
TOTAL ASSETS.	8,509,808.83

LIABILITIES

Notes payable to banks	3,450,000.00
Notes payable (other).	216,313.55
Savings deposits	3,891,109.13
Thrift-Investment Certificates	15,177.28
Mortgages on real estate owned	173,409.60
Unearned interest and discounts.	30,841.09
Dealers' Reserves.	7,776,850.65
Amounts set aside for interest, taxes, and other expenses.	7,776,850.65
Other Liabilities.	7,776,850.65
TOTAL LIABILITIES	7,776,850.65

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	141,033.19
Other reserves on loans.	141,033.19
Reserves on securities	141,033.19
TOTAL RESERVES ON LOANS AND SECURITIES.	141,033.19

CAPITAL ACCOUNTS

Capital notes and debentures	591,924.99
Equity capital, total (1 to 4 below)	380,000.00
1. Common stock - total par value (No. shares authorized 19,000)	120,000.00
(No. shares outstanding 19,000)	91,924.99
2. Surplus.	591,924.99
3. Undivided profits.	8,509,808.83
4. Reserve for contingencies and other capital reserves	8,509,808.83
TOTAL CAPITAL ACCOUNTS.	591,924.99
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	8,509,808.83

AVCO BOULDER INDUSTRIAL BANK
Boulder
Boulder County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Mylymok, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President & Treasurer; Richard I. Bertoni, Controller; Glenn C. Goodale, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, and Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	37,926.19
Installment loans.	2,803,876.79
Notes discounted and/or purchased.	135,256.73
United States Government Obligations.	22,327.90
Other bonds.	110,856.57
Corporate stocks.	
Bank Premises \$; Furniture & Fixtures \$ 3,701.47	3,701.47
Leasehold Improvements.	
Real estate owned other than bank premises. Foreclosures.	146,546.10
Automobiles Owned.	
Other Assets.	4,740.30
TOTAL ASSETS.	3,265,232.05

LIABILITIES

Notes payable to banks.	1,043,757.38
Notes payable (other).	319,317.62
Savings deposits.	817,321.03
Thrift-Investment Certificates.	39,235.00
Mortgages on real estate owned.	282,355.15
Unearned interest and discounts.	960.37
Dealers' Reserves.	18,452.38
Amounts set aside for interest, taxes, and other expenses.	14,585.54
Other Liabilities.	2,535,984.47
TOTAL LIABILITIES.	2,535,984.47

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	91,967.33
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	91,967.33

CAPITAL ACCOUNTS

Capital notes and debentures.	637,280.25
Equity capital, total (1 to 4 below).	
1. Common stock - total par value (No. shares authorized 2M)	200,000.00
(No. shares outstanding 2M)	
2. Surplus.	300,000.00
3. Undivided profits.	137,280.25
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	637,280.25
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	3,265,232.05

BOULDER TRI-STATE INDUSTRIAL BANK
Boulder
Boulder County

OFFICERS

Richard C. Tucker, President; Charles A. Webb, Executive Vice President; Morris A. Busche, Vice President; Donald A. Lancaster, Secretary Treasurer.

DIRECTORS

Donald A. Lancaster, Noris A. Lusche, and Richard C. Tucker.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	305,813.35
Installment loans.	3,433,769.86
Notes discounted and/or purchased.	151,936.42
United States Government Obligations	575,000.00
Other bonds.	150,000.00
Corporate stocks	5,160.00
Bank Premises \$ <u>30,135.15</u> Furniture & Fixtures \$ <u>13,880.65</u>	53,015.80
Leasehold Improvements	38,855.49
Real estate owned other than bank premises	50,972.91
Automobiles Owned.	-0-
Other Assets	60,223.86
TOTAL ASSETS.	4,824,747.69

LIABILITIES

Notes payable to banks	-0-
Notes payable (other).	-0-
Savings deposits	582,422.14
Thrift-Investment Certificates	3,454,177.13
Mortgages on real estate owned	-0-
Unearned interest and discounts	34,293.27
Dealers' Reserves	-0-
Amounts set aside for interest, taxes, and other expenses	92,144.24
Other Liabilities	1,672.34
TOTAL LIABILITIES	4,164,709.12

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	35,948.97
Other reserves on loans.	-0-
Reserves on securities	-0-
TOTAL RESERVES ON LOANS AND SECURITIES.	35,948.97

CAPITAL ACCOUNTS

Capital notes and debentures	250,000.00
Equity capital, total (1 to 4 below)	374,089.60
1. Common stock - total par value (No. shares authorized <u>2,000</u>)	200,000.00
(No. shares outstanding <u>2,000</u>)	
2. Surplus	60,000.00
3. Undivided profits	114,089.60
4. Reserve for contingencies and other capital reserves	-0-
TOTAL CAPITAL ACCOUNTS	624,089.60
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	4,824,747.69

PLATTE VALLEY INDUSTRIAL BANK
Brighton
Adams County

OFFICERS

James J. O'Dell, President; James D. Makowski, Executive Vice President;
Richard Chenoweth, Secretary & Cashier.

DIRECTORS

Richard Chenoweth, James D. Makowski, James J. O'Dell, Jeanne O'Dell, Frank
G. Otteben, and Thomas A. Rapp, Jr.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	796,015.57
Installment loans.	2,143,507.58
Notes discounted and/or purchased.	
United States Government Obligations	298,308.24
Other bonds.	125,000.00
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 16,940.91	16,940.91
Leasehold Improvements	11,430.33
Real estate owned other than bank premises	
Automobiles Owned.	7,009.89
Other Assets	76,097.80
TOTAL ASSETS.	3,474,310.32

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	589,366.18
Thrift-Investment Certificates	2,542,750.36
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	68,180.34
Other Liabilities.	902.42
TOTAL LIABILITIES	3,201,199.30

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	14,748.79
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	14,748.79

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	258,362.23
1. Common stock - total par value (No. shares authorized 1,000)	100,000.00
(No. shares outstanding 1,000)	
2. Surplus.	145,000.00
3. Undivided profits.	13,362.23
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	258,362.23
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	3,474,310.32

BRUSH INDUSTRIAL BANK

Brush
Morgan CountyOFFICERS

Thomas A. Stull, President; Warner Cunningham, Vice President & Secretary;
 Ella Jane Davis, Vice President & Assistant Secretary; Marvin Naiman,
 Treasurer.

DIRECTORS

Warner Cunningham, Melvin Dinner, Marvin Naiman, and Walter Slatkin.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	154,279.63
Installment loans.	1,020,851.19
Notes discounted and/or purchased.	53,663.96
United States Government Obligations.	
Other bonds.	116,719.94
Corporate stocks.	
Bank Premises \$ 20,834.16 ; Furniture & Fixtures \$ 6,279.43	97,113.59
Leasehold Improvements.	
Real estate owned other than bank premises.	
Automobiles Owned.	3,437.00
Other Assets.	101,698.21
TOTAL ASSETS.	1,547,723.12

LIABILITIES

Notes payable to banks.	
Notes payable (other).	
Savings deposits.	274,926.78
Thrift-Investment Certificates.	1,039,995.94
Mortgages on real estate owned.	
Unearned interest and discounts.	71,697.76
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	21,608.60
Other Liabilities.	26,201.72
TOTAL LIABILITIES.	1,430,430.80

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	7,858.00
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	7,858.00

CAPITAL ACCOUNTS

Capital notes and debentures.	
Equity capital, total (1 to 4 below).	109,434.32
1. Common stock - total par value (No. shares authorized 500)	50,000.00
(No. shares outstanding 500)	
2. Surplus.	50,000.00
3. Undivided profits.	9,434.32
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	109,434.32
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,547,723.12

BURLINGTON INDUSTRIAL BANK
Burlington
Kit Carson County

OFFICERS

John E. Elliff, President; William H. Kinney, Vice President; James H. Elliff, Vice President; Ronald W. Meyer, Vice President; Kenneth Lawrence, Secretary-Treasurer; Janell L. Wood, Assistant Vice President.

DIRECTORS

James H. Elliff, John E. Elliff, Bernard Hecker, William H. Kinney, Kenneth Lawrence, and Ronald W. Meyer.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	154,346.43
Installment loans.	880,676.20
Notes discounted and/or purchased.	
United States Government Obligations	258,955.15
Other bonds.	
Corporate stocks	
Bank Premises \$_____ ; Furniture & Fixtures \$_____	4,256.45
Leasehold Improvements	9,134.78
Real estate owned other than bank premises	
Automobiles Owned.	2,477.29
Other Assets	266,734.76
TOTAL ASSETS.	1,576,581.06

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	236,853.48
Thrift-Investment Certificates	1,142,837.81
Mortgages on real estate owned	
Unearned interest and discounts	100.00
Dealers' Reserves	178.60
Amounts set aside for interest, taxes, and other expenses	21,854.73
Other Liabilities	3,000.44
TOTAL LIABILITIES	1,404,925.06

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	8,912.78
Other reserves on loans.	
Reserves on securities	8,912.78
TOTAL RESERVE ON LOANS AND SECURITIES.	

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		162,743.22
1. Common stock - total par value (No. shares authorized _____)		100,000.00
(No. shares outstanding _____)		
2. Surplus		20,000.00
3. Undivided profits		42,743.22
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		162,743.22
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		1,576,581.06

CANON CITY 1ST INDUSTRIAL BANK
Canon City
Fremont County

OFFICERS

Richard A. Van Winkle, President; Daniel B. Applegate, Vice President; E. Lynne Murra, Secretary; Melba McNamee, Assistant Secretary-Treasurer; Ted E. Davis, Treasurer.

DIRECTORS

Daniel B. Applegate, W. Harold Dobson, Clifford E. Katalin, Richard A. Van Winkle.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	80,190.00
Installment loans	3,171,358.75
Notes discounted and/or purchased	226,423.32
United States Government Obligations	85,000.00
Other bonds	246,682.11
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 3,256.04	5,256.04
Leasehold Improvements	2,607.72
Real estate owned other than bank premises	32,450.07
Automobiles Owned	355.42
Other Assets	21,300.27
TOTAL ASSETS	3,879,703.79

LIABILITIES

Notes payable to banks	1,180,000.00
Notes payable (other)	
Savings deposits	527,581.10
Thrift-Investment Certificates	1,729,038.66
Mortgages on real estate owned	
Unearned interest and discounts	31,270.17
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	77,825.03
Other Liabilities	15,399.39
TOTAL LIABILITIES	3,551,114.35

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	54,364.99
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	54,364.99

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	244,304.45
1. Common stock - total par value (No. shares authorized 1,000)	100,000.00
(No. shares outstanding 1,000)	
2. Surplus	100,000.00
3. Undivided profits	44,304.45
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	244,304.45
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	3,879,703.79

KEYSTONE CANON INDUSTRIAL BANK
Canon City
Fremont County

OFFICERS

Frank S. Ree, President; George W. Staples, Vice President; David G. Buck, Secretary; Charles C. Lehnert, Assistant Secretary.

DIRECTORS

David J. Buck, Craig S. Ree, and George W. Staples.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	404,522.67
Installment loans	197,604.94
Notes discounted and/or purchased	337.84
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$_____ ; Furniture & Fixtures \$ <u>27,339.07</u>	27,339.07
Leasehold Improvements	15,387.57
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	25,786.17
TOTAL ASSETS.	591,028.26

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	182,659.23
Thrift-Investment Certificates	214,247.80
Mortgages on real estate owned	
Unearned interest and discounts.	2,973.04
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	5,004.67
Other Liabilities.	5,060.39
TOTAL LIABILITIES	411,745.13

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	2,113.99
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	2,113.99

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		167,169.14
a.	Common stock - total par value (No. shares authorized <u>100</u>) (No. shares outstanding <u>1,000</u>)	100,000.00
b.	Surplus	50,000.00
c.	Undivided profits	17,169.14
d.	Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS		167,169.14
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		\$81,028.26

CASTLE ROCK INDUSTRIAL BANK
Castle Rock
Douglas County

OFFICERS

George E. Milhoan, President; Marsha A. Harrison, Secretary-Cashier; Rebecca L. Pratt, Assistant Cashier; Ruth L. Milhoan, Assistant Cashier.

DIRECTORS

Bernard A. Anderson, John S. Cowan, Earl E. Lacey, Marsha A. Harrison, and George E. Milhoan.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	245,283.02
Installment loans.	2,241,631.63
Notes discounted and/or purchased.	
United States Government Obligations.	
Other bonds.	
Corporate stocks - Student Loan Marketing Association.	15,000.00
Bank Premises \$ _____; Furniture & Fixtures \$ _____	68,659.19
Leasehold Improvements.	
Real estate owned other than bank premises.	
Automobiles Owned.	2,789.86
Other Assets.	55,291.36
TOTAL ASSETS.	2,620,655.96

LIABILITIES

Notes payable to banks.	
Notes payable (other).	
Savings deposits.	595,028.05
Thrift-Investment Certificates.	1,657,290.00
Mortgages on real estate owned.	
Unearned interest and discounts.	39,279.43
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	55,400.78
Other Liabilities.	
TOTAL LIABILITIES.	2,347,998.26

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	21,392.12
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	21,392.12

CAPITAL ACCOUNTS

Capital notes and debentures.	
Equity capital, total (1 to 4 below).	259,365.58
1. Common stock - total par value (No. shares authorized <u>100</u>)	100,000.00
(No. shares outstanding <u>100</u>)	
2. Surplus.	25,000.00
3. Undivided profits.	134,365.58
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	259,365.58
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,620,655.96

AMERICAN INDUSTRIAL BANK
Colorado Springs
El Paso County

OFFICERS

Fred V. Sherman, President; Donald L. Gross, Vice President; Roger Bruggeman, Assistant Vice President; Roger E. Drill, Assistant Vice President; Leslie B. Sherman, Secretary; Donald L. Gross, Cashier; Donna J. Leone, Assistant Cashier.

DIRECTORS

Leslie B. Sherman, Donald L. Gross, and Fred V. Sherman.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	914,231.00
Installment loans.	4,554,120.72
Notes discounted and/or purchased.	392,227.02
United States Government Obligations.	197,189.88
Other bonds.	
Corporate stocks.	
Bank Premises \$; Furniture & Fixtures \$ 57,334.63	57,334.63
Leasehold Improvements.	22,174.06
Real estate owned other than bank premises.	
Automobiles Owned.	22,903.28
Other Assets.	138,509.80
TOTAL ASSETS.	6,298,690.39

LIABILITIES

Notes payable to banks.	23,000.00
Notes payable (other).	485,021.71
Savings deposits.	4,738,626.43
Thrift-Investment Certificates.	
Mortgages on real estate owned.	138,384.78
Unearned interest and discounts.	
Dealers' Reserves.	157,808.08
Amounts set aside for interest, taxes, and other expenses.	7,140.62
Other Liabilities.	5,549,981.62
TOTAL LIABILITIES.	6,298,690.39

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	98,247.01
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	98,247.01

CAPITAL ACCOUNTS

Capital notes and debentures.	650,461.76
Equity capital, total (1 to 4 below).	200,000.00
1. Common stock - total par value (No. shares authorized 2,000)	200,000.00
(No. shares outstanding 2,000)	
2. Surplus.	404,096.40
3. Undivided profits.	46,355.36
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	650,461.76
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	6,298,690.39

AMCO ACADEMY INDUSTRIAL BANK
Colorado Springs
El Paso County

OFFICERS

Theodore M. Gunning, President; William D. Hansen, Executive Vice President; William J. Milmok, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President, Treasurer; Richard I. Bertoni, Controller; Robert L. Floyd, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, and Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	50,754.97
Installment loans.	2,339,073.42
Notes discounted and/or purchased.	251,363.45
United States Government Obligations.	85,614.82
Other bonds.	
Corporate stocks.	
Bank Premises \$; Furniture & Fixtures \$ 18,874.39	18,874.39
Leasehold Improvements.	2,512.23
Real estate owned other than bank premises.	
Automobiles Owned.	
Other Assets.	24,324.00
TOTAL ASSETS.	2,772,517.28

LIABILITIES

Notes payable to banks.	
Notes payable (other).	1,256,222.58
Savings deposits.	447,697.06
Thrift-Investment Certificates.	238,597.35
Mortgages on real estate owned.	
Unearned interest and discounts.	355,183.29
Dealers' Reserves.	597.28
Amounts set aside for interest, taxes, and other expenses.	11,122.00
Other Liabilities.	10,399.96
TOTAL LIABILITIES.	2,319,619.52

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	75,983.85
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	75,983.85

CAPITAL ACCOUNTS

Capital notes and debentures.	
Equity capital, total (1 to 4 below).	376,713.91
1. Common stock - total par value (No. shares authorized 2M)	200,000.00
(No. shares outstanding 2M)	
2. Surplus.	130,000.00
3. Undivided profits.	46,713.91
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	376,713.91
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,772,517.28

AVCO COLORADO SPRINGS INDUSTRIAL BANK
Colorado Springs
El Paso County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Mylomyk, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President & Treasurer; Richard I. Bertoni, Controller; Raymond H. Robidoux, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, and Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	22,683.56
Installment loans.	2,794,494.83
Notes discounted and/or purchased.	541,420.67
United States Government Obligations	
Other bonds.	26,438.54
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ <u>2,064.41</u>	2,064.41
Leasehold Improvements	510.36
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	11,555.24
TOTAL ASSETS.	3,399,167.61

LIABILITIES

Notes payable to banks		
Notes payable (other).		2,237,424.73
Savings deposits		101,857.94
Thrift-Investment Certificates		162,356.16
Mortgages on real estate owned		
Unearned interest and discounts.		347,320.40
Dealers' Reserves.		851.67
Amounts set aside for interest, taxes, and other expenses.		4,528.36
Other Liabilities.		21,924.73
TOTAL LIABILITIES		2,876,263.99

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	103,529.15
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	103,529.15

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		419,374.47
1. Common stock - total par value (No. shares authorized <u>24</u>)		200,000.00
(No. shares outstanding <u>24</u>)		
2. Surplus		100,000.00
3. Undivided profits		119,374.47
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		419,374.47
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		3,399,167.61

ANCO EAST COLORADO SPRINGS INDUSTRIAL BANK
Colorado Springs
El Paso County

OFFICERS

Theodore M. Manning, President; William D. Hansen, Executive Vice President; William J. Holmrok, Executive Vice President; Philip J. Cullen, Vice President, Secretary; Carl L. Fite, Vice President, Treasurer; Richard T. Bertoni, Controller; Paul W. Tollivoro, Vice President & Cashier.

DIRECTORS

Stephen T. Brandon, Henry J. Coll, Philip J. Cullen, Carl L. Fite, Herbert P. Gritz, and Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	21,506.06
Installment loans.	2,418,361.67
Notes discounted and/or purchased.	
United States Government Obligations	35,781.47
Other bonds.	53,212.50
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 2,481.09	2,481.09
Leasehold Improvements	403.20
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	3,535.99
TOTAL ASSETS.	2,737,283.38

LIABILITIES

Notes payable to banks	
Notes payable (other).	1,001,034.20
Savings deposits	164,053.09
Thrift-Investment Certificates	525,254.72
Mortgages on real estate owned	
Unearned interest and discounts.	312,096.96
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	16,465.11
Other Liabilities.	12,498.76
TOTAL LIABILITIES	2,032,302.84

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	73,059.44
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	73,059.44

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	431,921.10
1. Common stock - total par value (No. shares authorized 24)	200,000.00
(No. shares outstanding 24)	
2. Surplus.	35,274.39
3. Undivided profits.	196,646.71
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	431,921.10
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,537,283.38

COLORADO BENEFICIAL INDUSTRIAL BANK
Colorado Springs
El Paso County

OFFICERS

Forrest B. Kinney, President; Weldon L. Snider, Vice President; Fernande Bennett, Vice President & Treasurer; Elizabeth A. Dawson, Vice President & Secretary; Don Hofer, Vice President & Manager; Thomas M. Simmons, Assistant Vice President; Margaret M. Anderson, Assistant Vice President & Treasurer; Deborah E. Tuxward, Assistant Vice President & Assistant Secretary.

DIRECTORS

Forrest B. Kinney, Thomas M. Simmons, Elizabeth A. Dawson, and Fernande Bennett.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	21,715.42
Installment loans.	1,727,664.58
Notes discounted and/or purchased.	233,024.11
United States Government Obligations.	48,237.22
Other bonds.	
Corporate stocks.	
Bank Premises \$; Furniture & Fixtures \$ 10,887.07	10,887.07
Leasehold Improvements.	2,506.76
Real estate owned other than bank premises.	
Automobiles Owned.	
Other Assets.	34,730.24
TOTAL ASSETS.	2,078,825.40

LIABILITIES

Notes payable to banks.	298,997.92
Notes payable (other).	152,836.04
Savings deposits.	218,635.46
Thrift-Investment Certificates.	
Mortgages on real estate owned.	
Unearned interest and discounts.	506,236.29
Dealers' Reserves.	3,923.94
Amounts set aside for interest, taxes, and other expenses.	94,543.82
Other Liabilities.	9,090.60
TOTAL LIABILITIES.	1,284,264.07

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	71,075.89
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	71,075.89

CAPITAL ACCOUNTS

Capital notes and debentures.	723,485.44
Equity capital, total (1 to 4 below).	165,000.00
1. Common stock - total par value (No. shares authorized 82.50)	
(No. shares outstanding 82.50)	
2. Surplus.	335,000.00
3. Undivided profits.	223,485.44
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	723,485.44
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,078,825.40

COLORADO SPRINGS SECURITY PACIFIC INDUSTRIAL BANK
Colorado Springs
El Paso County

OFFICERS

John H. Tennet, President; David H. Pohl, Vice President & Secretary; Peter H. Davis, Vice President & Treasurer; Warren D. Andren, Vice President & Controller

DIRECTORS

William F. Ford, Hugh S. Kennedy, David M. Pohl.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	2,056.21
Installment loans.	2,176,930.85
Notes discounted and/or purchased.	173,477.70
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$	1,504.01
Furniture & Fixtures \$	1,504.01
Leasehold improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	29,826.14
TOTAL ASSETS.	2,384,304.91

LIABILITIES

Notes payable to banks	
Notes payable (other).	222,935.80
Savings deposits	22,691.29
Thrift-Investment Certificates	12,135.75
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	789,812.10
Amounts set aside for interest, taxes, and other expenses.	1,003.45
Other Liabilities.	1,992.45
TOTAL LIABILITIES	1,240,527.84

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	62,117.20
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	62,117.20

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		1,281,749.87
1. Common stock - total par value (No. shares authorized <u>2,000</u>)		200,000.00
(No. shares outstanding <u>2,000</u>)		
2. Surplus		200,000.00
3. Undivided profits		281,749.87
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		1,281,749.87
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		2,384,304.00

THE EL PASO COUNTY INDUSTRIAL BANK
Colorado Springs
El Paso County

OFFICERS

Stephen A. Kerton, President; James Wyss, Vice President; Betty J. Knight, Cashier.

DIRECTORS

M. Kelly Deamarteau, Stephen A. Kerton, Betty J. Knight, Winton A. Winter, James Wyss.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	186,935.96
Installment loans.	463,667.71
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>7,779.88</u>	7,779.88
Leasehold Improvements	3,981.74
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	20,952.00
TOTAL ASSETS.	683,316.89

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	411,211.99
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	
Other Liabilities.	632.99
TOTAL LIABILITIES	411,844.98

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	3,500.00
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	3,500.00

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	267,971.91
1. Common stock - total par value (No. shares authorized _____)	200,000.00
(No. shares outstanding _____)	
2. Surplus	40,000.00
3. Undivided profits	27,971.91
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	267,971.91
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	683,316.89

LIBERTY INDUSTRIAL BANK
Colorado Springs
El Paso County

OFFICERS

Henry C. Gerber, Chairman of the Board & Chief Executive Officer;
William E. Sessions, President; Lonnie L. Gerber, Vice President;
Marie H. Ercinas, Secretary; Elmer M. Wolfe, Treasurer.

DIRECTORS

Henry C. Gerber, Lonnie L. Gerber, Lurline A. Gerber, William E. Sessions.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	1,337,711.97
Installment loans	362,541.36
Notes discounted and/or purchased	1,489,790.56
United States Government Obligations	
Other bonds	75,000.00
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 11,612.31	11,612.31
Leasehold Improvements	2,011.32
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	4,823.42
TOTAL ASSETS	3,283,490.94

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	734,092.91
Thrift-Investment Certificates	2,085,457.33
Mortgages on real estate owned	
Unearned interest and discounts	51,203.67
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	11,577.47
Other Liabilities	6,920.41
TOTAL LIABILITIES	2,889,251.79

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	19,469.90
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	19,469.90

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	10,000
1. Common stock - total par value (No. shares authorized)	200,000.00
(No. shares outstanding 10,000)	
2. Surplus	50,000.00
3. Undivided profits	124,769.25
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	374,769.25
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	3,283,490.94

ROCKY MOUNTAIN 1ST INDUSTRIAL BANK
Colorado Springs
El Paso County

OFFICERS

Clifford E. Katalin, President; Daniel Keller, Executive Vice President; Richard Van Winkle, Vice President; B. Lynne Murray, Secretary, Ted E. Davis, Treasurer; Arlene Morgan, Assistant Secretary, Melba McKenzie, Assistant Secretary.

DIRECTORS

W. Harold Dobson, Clifford E. Katalin, Daniel Keller, Richard A. Van Winkle.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	3,024,394.64
Installment loans.	8,845,319.07
Notes discounted and/or purchased.	1,277,870.73
United States Government Obligations.	1,627,828.82
Other bonds. .Municipal.	
Corporate stocks.	
Bank Premises \$; Furniture & Fixtures \$ 21,647.67	21,647.67
Leasehold Improvements.	35,361.03
Real estate owned other than bank premises.	47,095.01
Automobiles Owned.	2,497.32
Other Assets. .SEE BELOW.	203,233.25
TOTAL ASSETS.	15,085,247.54

LIABILITIES

Notes payable to banks.	
Notes payable (other).	2,354,437.39
Savings deposits.	11,437,156.24
Thrift-Investment Certificates.	
Mortgages on real estate owned.	197,071.45
Unearned interest and discounts.	
Dealers' Reserves.	427,408.90
Amounts set aside for interest, taxes, and other expenses.	10,493.54
Other Liabilities. .SEE BELOW.	14,426,567.52
TOTAL LIABILITIES.	

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	119,113.42
Other reserves on loans.	
Reserves on securities.	119,113.42
TOTAL RESERVES ON LOANS AND SECURITIES.	

CAPITAL ACCOUNTS

Capital notes and debentures.	
Equity capital, total (1 to 4 below).	539,566.60
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	117,000.00
2. Surplus.	283,000.00
3. Undivided profits.	139,566.60
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	539,566.60
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	15,085,247.54

SPRING SUNAMERICA INDUSTRIAL BANK
Colorado Springs
El Paso County

OFFICERS

Milton Katz, President; H. N. Ullestad, Treasurer; James E. Wanner, Secretary; M. Mandel, Vice President; James F. Cline, Vice President; Stephen R. Faulkner, Assistant Vice President; C. D. Archer, Assistant Vice President; Glenn W. Perkins, Vice President; Robert J. Kapitan, Assistant Secretary; Yolanda A. Liotta, Assistant Secretary; Leonard A. Zych, Assistant Cashier & Assistant Treasurer; Kenneth J. Dacek, Assistant Treasurer.

DIRECTORS

Milton Katz, H. N. Ullestad, and James E. Wanner.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	24,499.63
Installment loans.	2,108,255.35
Notes discounted and/or purchased.	16,014.85
United States Government Obligations	
Other bonds.	51,285.20
Corporate stocks.	
Bank Premises \$: Furniture & Fixtures \$ 6,542.47	6,542.47
Leasehold Improvements	166.57
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	3,554.05
TOTAL ASSETS.	2,210,318.12

LIABILITIES

Notes payable to banks	
Notes payable (other).	1,381,370.39
Savings deposits	32,725.19
Thrift-Investment Certificates	49,013.78
Mortgages on real estate owned	
Unearned interest and discounts.	1,063.00
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	1,714.13
Other Liabilities.	3,043.00
TOTAL LIABILITIES	1,468,929.49

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	38,120.00
Other reserves on loans.	3,799.92
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	41,919.92

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	699,468.71
1. Common stock - total par value (No. shares authorized 10,000)	200,000.00
(No. shares outstanding 10,000)	
2. Surplus.	400,000.00
3. Undivided profits.	99,468.71
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	699,468.71
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,210,318.12

BASIN INDUSTRIAL BANK
Cortez
Montezuma County

OFFICERS

Francis R. Stockdale, President; Jack Hawkins, Chairman of the Board; Charles E. Stockdale, Executive Vice President; Venita Will, Secretary.

DIRECTORS

George R. Buck, Jr., Jack Hawkins, Charles E. Stockdale, and Francis R. Stockdale.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	121,862.63
Installment loans.	1,246,340.88
Notes discounted and/or purchased.	38,976.17
United States Government Obligations	290,000.00
Other bonds.	30,000.00
Corporate stocks	9,573.78
Bank Premises \$ _____; Furniture & Fixtures \$ 11,297.41	11,297.41
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	6,308.19
TOTAL ASSETS.	1,754,359.08

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	565,133.23
Thrift-Investment Certificates	941,247.07
Mortgages on real estate owned	
Unearned interest and discounts.	13,369.12
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	1,049.84
Other Liabilities.	10,543.16
TOTAL LIABILITIES	1,531,342.42

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	26,355.91
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	26,355.91

CAPITAL ACCOUNTS

Capital notes and debentures		50,000.00
Equity capital, total (1 to 4 below)		146,660.73
1. Common stock - total par value (No. shares authorized <u>3,000</u>		75,000.00
(No. shares outstanding <u>3,000</u>		
2. Surplus		35,020.00
3. Undivided profits		36,640.73
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		196,660.73
TOTAL LIABILITIES, RESERVE AND CAPITAL ACCOUNTS		1,754,359.00

AVCO CRAIG INDUSTRIAL BANK
Craig
Moffat County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Mylmyok, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President & Treasurer; Richard I. Bertoni, Controller; Orrin L. Hagen, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, and Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	57,787.46
Installment loans.	1,406,068.02
Notes discounted and/or purchased.	
United States Government Obligations	35,876.91
Other bonds.	85,070.00
Corporate stocks	
Bank Premises \$	
Furniture & Fixtures \$ 2,252.57	2,252.57
Leasehold Improvements	40.21
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	2,256.55
TOTAL ASSETS	1,589,351.72

LIABILITIES

Notes payable to banks	
Notes payable (other).	142,675.43
Savings deposits	376,918.33
Thrift-Investment Certificates	551,536.08
Mortgages on real estate owned	
Unearned interest and discounts.	143,047.54
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	12,106.45
Other Liabilities.	8,535.87
TOTAL LIABILITIES	1,234,819.70

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	43,629.15
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	43,629.15

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	310,902.87
1. Common stock - total par value (No. shares authorized 4,999)	50,000.00
(No. shares outstanding 2,500)	
2. Surplus.	151,030.39
3. Undivided profits.	109,872.48
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	310,902.87
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,589,351.72

DELTA INDUSTRIAL BANK
Delta
Delta County

OFFICERS

Theodore D. Browne, Chairman of the Board; Larry J. Beck, President; Dean C. Coddington, Vice President; Eugene K. Ogier, Cashier and Secretary.

DIRECTORS

Theodore D. Browne, Dean C. Coddington, and Eugene K. Ogier.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	116,207.83
Installment loans.	779,186.44
Notes discounted and/or purchased.	29,552.07
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ <u>3,038.68</u>	3,038.68
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	14,658.36
TOTAL ASSETS.	942,643.29

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	45,985.56
Thrift-Investment Certificates	518,749.96
Mortgages on real estate owned	
Unearned interest and discounts.	215,277.72
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	11,058.85
Other Liabilities.	293.17
TOTAL LIABILITIES	791,365.22

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	3,358.59
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	3,358.59

CAPITAL ACCOUNTS

Capital notes and debentures		147,919.53
Equity capital, total (1 to 4 below)		100,000.00
1. Common stock - total par value (No. shares authorized <u>10,000</u>)	(No. shares outstanding <u>10,000</u>)	20,000.00
2. Surplus		27,919.53
3. Undivided profits		147,919.53
4. Reserve for contingencies and other capital reserves		942,643.33
TOTAL CAPITAL ACCOUNTS		147,919.53
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		942,643.33

AVCO COLORADO INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Mylymok, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President & Treasurer; Richard I. Bertoni, Controller; Jeffrey A. Levine, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Gary L. Fite,
Herbert F. Smith, and Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	469,357.88
Installment loans	7,111,722.73
Notes discounted and/or purchased	
United States Government Obligations	63,989.90
Other bonds	221,498.00
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 16,674.91	16,674.91
Leasehold Improvements	45,489.99
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	38,996.18
TOTAL ASSETS	7,967,729.59

LIABILITIES

Notes payable to banks	
Notes payable (other)	3,383,281.15
Savings deposits	741,965.58
Thrift-Investment Certificates	1,671,385.64
Mortgages on real estate owned	
Unearned interest and discounts	
Dealers' Reserves	849,369.71
Amounts set aside for interest, taxes, and other expenses	
Other Liabilities	76,873.47
TOTAL LIABILITIES	31,312.99
	6,754,188.54

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	220,343.85
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	220,343.85

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		993,197.20
1. Common stock - total par value (No. shares authorized <u>25M</u>)		300,000.00
	(No. shares outstanding <u>15M</u>)	
2. Surplus		320,233.41
3. Undivided profits		372,963.79
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		993,197.20
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		7,967,729.59

AVCO EAST DENVER INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Mylymok, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President & Treasurer; Richard I. Bertoni, Controller; Terry C. Bratton, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Gary L. Fite,
Herbert F. Smith, and Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	12,419.12
Installment loans.	1,301,499.68
Notes discounted and/or purchased.	
United States Government Obligations	34,009.76
Other bonds.	22,111.83
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ <u>3,536.96</u>	3,536.96
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	29,723.38
TOTAL ASSETS.	1,402,950.73

LIABILITIES

Notes payable to banks	489,897.42
Notes payable (other).	155,783.62
Savings deposits	260,309.97
Thrift-Investment Certificates	108,393.17
Mortgages on real estate owned	23.51
Unearned interest and discounts.	37,958.21
Dealers' Reserves.	8,524.16
Amounts set aside for interest, taxes, and other expenses.	1,060,890.06
Other Liabilities.	
TOTAL LIABILITIES	

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	41,707.02
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	41,707.02

CAPITAL ACCOUNTS

Capital notes and debentures		300,353.65
Equity capital, total (1 to 4 below)		200,000.00
1. Common stock - total par value (No. shares authorized <u>2M</u>)		
(No. shares outstanding <u>2M</u>)		
2. Surplus		36,023.47
3. Undivided profits		64,330.18
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		300,353.65
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		1,402,950.73

AVCO INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Mylymok, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President & Treasurer; Richard I. Bertoni, Controller; Ruth A. Sattler, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Gary L. Fite,
Herbert F. Smith, and Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	15,043.07
Installment loans.	1,556,013.15
Notes discounted and/or purchased.	
United States Government Obligations	9,737.91
Other bonds.	44,293.70
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>11,075.86</u>	11,075.86
Leasehold Improvements	4,175.23
Real estate owned other than bank premises.	
Automobiles Owned.	
Other Assets	4,813.22
TOTAL ASSETS.	1,645,152.14

LIABILITIES

Notes payable to banks		
Notes payable (other).		893,121.71
Savings deposits		78,185.21
Thrift-Investment Certificates		135,021.61
Mortgages on real estate owned		
Unearned interest and discounts		
Dealers' Reserves.	114,691.84	
Amounts set aside for interest, taxes, and other expenses.		21,698.07
Other Liabilities.		6,738.57
TOTAL LIABILITIES		1,249,457.01

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	49,962.77
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	49,962.77

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		
1. Common stock - total par value (No. shares authorized <u>5M</u>)		345,732.36
(No. shares outstanding <u>5M</u>)		100,000.00
2. Surplus		
3. Undivided profits		128,592.02
4. Reserve for contingencies and other capital reserves		117,140.34
TOTAL CAPITAL ACCOUNTS		345,732.36
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		-1,645,152.11

COMMERCIAL CREDIT INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Robert W. Campbell, President; Stanley J. Brehmer, Vice President; Edwin B. Brown, Vice President; Robert A. Hollingsworth, Vice President; Willis G. Mills, Vice President; Thomas J. Muldowney, Vice President; Ed G. Quisenberry, Jr., Vice President.

DIRECTORS

Robert B. Johnson, Joseph R. Patterson, and E. Frank Salmons.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	86,240.60
Installment loans	27,781,556.77
Notes discounted and/or purchased	
United States Government Obligations	51,741.80
Other bonds	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ _____	
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	2,358,272.20
TOTAL ASSETS	30,277,811.37

LIABILITIES

Notes payable to banks	
Notes payable (other)	25,214,399.98
Savings deposits	102,292.13
Thrift-Investment Certificates	287,724.12
Mortgages on real estate owned	
Unearned interest and discounts	830.58
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	18,049.97
Other Liabilities	38,895.66
TOTAL LIABILITIES	25,662,192.44

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	860,777.17
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	860,777.17

CAPITAL ACCOUNTS

Capital notes and debentures		3,754,841.76
Equity capital, total (1 to 4 below)		75,000.00
1. Common stock - total par value (No. shares authorized <u>3,750</u>)		
	(No. shares outstanding <u>3,750</u>)	
2. Surplus		3,675,625.00
3. Undivided profits		4,216.76
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		3,754,841.76
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		30,277,811.33

COMMERCIAL INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Wendell L. Dixon, President; Louis Durfee, Vice President; Eldo Taylor, Vice President; George R. Woodruff, Vice President; Rossiter A. Armstrong, Vice President; Fred Kohlruess, Vice President; James A. Richards, Vice President; John Bolger, Vice President; Troy Goodwin, Vice President; R. Bruce Dunlap, Vice President; Gay E. Francis, Vice President; David C. Seeley, Vice President; Joseph P. Timpone, Vice President; Carl E. Bosecker, Secretary; Lysle I. Abbott, Assistant Secretary; James E. Robinson, Treasurer; Webster R. Vause, Cashier & Vice President; Robert P. Plummer, Assistant Treasurer.

DIRECTORS

Carl E. Bosecker, Wendell L. Dixon, Louis Durfee, Eldo Taylor, and Webster R. Vause.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	900.00
Installment loans	4,879,829.17
Notes discounted and/or purchased	147,500.19
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 6,625.73	6,625.73
Leasehold Improvements	1,591.65
Real estate owned other than bank premises	71,500.00
Automobiles Owned	
Other Assets	25,605.96
TOTAL ASSETS	5,133,552.70

LIABILITIES

Notes payable to banks	
Notes payable (other)	1,356,564.93
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	1,789,068.17
Dealers' Reserves	6,598.13
Amounts set aside for interest, taxes, and other expenses	2,735.00
Other Liabilities	952.94
TOTAL LIABILITIES	3,155,919.17

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	127,470.73
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	127,470.73

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	1,850,162.80
1. Common stock - total par value (No. shares authorized 2,000)	500,000.00
(No. shares outstanding 2,000)	
2. Surplus	500,000.00
3. Undivided profits	850,162.80
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	1,850,162.80
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	5,133,552.70

CONTINENTAL INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Gerald E. Donahue, Chairman; Terry DeLong, President; Marvin F. Rogers, Vice President; James W. Howse, Sr. Vice President; Stephen P. Killough, Vice President; Ruth L. Falbe, Assistant Vice President; Jackie Archuleta, Administrative Officer; John R. Coffey, Vice President.

DIRECTORS

Gerald E. Donahue, William T. McGowan, Alfred L. Teti, Larry B. Kesler, and Terry L. DeLong.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	-1,287,896.72
Installment loans.	
Notes discounted and/or purchased.	-4,402,014.54
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>2,341.12</u>	2,341.12
Leasehold Improvements	80.72
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	18,954.04
TOTAL ASSETS.	\$5,711,287.14

LIABILITIES

Notes payable to banks		
Notes payable (other)		213,711.58
Savings deposits		490,561.52
Thrift-Investment Certificates		2,570,972.92
Mortgages on real estate owned		
Unearned interest and discounts		505,068.51
Dealers' Reserves		338.22
Amounts set aside for interest, taxes, and other expenses		362,761.25
Other Liabilities		47,773.78
TOTAL LIABILITIES		\$4,191,117.78

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	148,952.88
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	148,952.88

CAPITAL ACCOUNTS

Capital notes and debentures		140,000.00
Equity capital, total (1 to 4 below)		\$1,231,146.48
1. Common stock - total par value (No. shares authorized <u>1,000</u>)		100,000.00
(No. shares outstanding <u>1,000</u>)		
2. Surplus		760,000.00
3. Undivided profits		371,146.48
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		\$1,371,146.48
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		\$5,711,287.15

DENVER CONTINENTAL INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Gerald E. Donahue, Chairman; Terry DeLong, President; Marvin F. Rogers, Vice President; James W. Howse, Sr. Vice President; Stephen P. Killough, Vice President; Ruth L. Falbe, Assistant Vice President; Jackie Archuleta, Administrative Officer; Earnest W. Freeman, Vice President.

DIRECTORS

Gerald E. Donahue, William T. McGowan, Alfred L. Teti, Larry B. Kesler, Terry L. DeLong.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	447,391.23
Installment loans.	
Notes discounted and/or purchased.	2,442,170.36
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 6,875.48	6,875.48
Leasehold Improvements	3,500.69
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	7,835.09
TOTAL ASSETS.	2,907,772.88

LIABILITIES

Notes payable to banks	
Notes payable (other).	373,679.74
Savings deposits	589,689.61
Thrift-Investment Certificates	743,411.05
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	285,040.69
Amounts set aside for interest, taxes, and other expenses.	1,009.42
Other Liabilities.	101,276.57
TOTAL LIABILITIES	41,589.38
	2,135,696.4

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	60,147.80
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	60,147.80

CAPITAL ACCOUNTS

Capital notes and debentures	85,000.00
Equity capital, total (1 to 4 below)	626,928.59
1. Common stock - total par value (No. shares authorized <u>1,500</u>)	150,000.00
(No. shares outstanding <u>1,500</u>)	
2. Surplus	15,000.00
3. Undivided profits	461,928.59
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	711,928.59
TOTAL LIABILITIES, RESERVE AND CAPITAL ACCOUNTS	2,907,772.88

DENVER SUNAMERICA INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Milton Katz, President; H. N. Ullestad, Treasurer; James E. Wanner, Secretary; M. Mandel, Vice President; James F. Cline, Vice President; Douglas B. Wilson, Assistant Vice President; C. D. Archer, Assistant Vice President; Glenn W. Perkins, Vice President; Robert J. Kapitan, Assistant Secretary; Yolanda A. Liotta, Assistant Secretary; Leonard A. Zych, Assistant Cashier; Kenneth J. Dacek, Assistant Treasurer.

DIRECTORS

Milton Katz, H. N. Ullestad, and James E. Wanner.

December 31, 1980

ASSETS

Cash balances with other banks, including reserve balances, and cash items in process of collection	9,645.41
Installment loans	1,213,863.63
Notes discounted and/or purchased	25,780.76
United States Government Obligations	
Other bonds	51,395.28
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 6,633.38	6,633.38
Leasehold Improvements	526.71
Real estate owned other than bank premises	8,071.25
Automobiles Owned	
Other Assets	4,055.07
TOTAL ASSETS	1,319,971.44

LIABILITIES

Notes payable to banks	
Notes payable (other)	486,644.49
Savings deposits	65,356.93
Thrift-Investment Certificates	81,683.47
Mortgages on real estate owned	5,017.47
Unearned interest and discounts	1,400.00
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	6,387.18
Other Liabilities	13,654.00
TOTAL LIABILITIES	660,143.54

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	62,292.00
Other reserves on loans	(37,269.31)
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	25,022.69

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		634,805.26
1. Common stock - total par value (No. shares authorized <u>10,000</u>)		200,000.00
	(No. shares outstanding <u>10,000</u>)	
2. Surplus		400,000.00
3. Undivided profits		34,805.26
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		634,805.26
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		1,319,971.49

EAST INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Herschel E. Warman, President; Donald L. Beachler, Vice President;
Harold Kountze, Jr., Secretary; Kenneth H. Nordling, Treasurer.

DIRECTORS

Donald L. Beachler, Harold Kountze, Jr., Herschel E. Warman, and William R. Frogge.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	1,068,599.50
Installment loans.	918,282.54
Notes discounted and/or purchased.	500,000.00
United States Government Obligations	242,532.66
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 34,916.96	34,916.96
Leasehold Improvements	66,442.16
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	55,249.12
TOTAL ASSETS.	2,886,022.94

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	
Thrift-Investment Certificates	214,238.24
Mortgages on real estate owned	2,347,815.17
Unearned interest and discounts	
Dealers' Reserves.	23,748.94
Amounts set aside for interest, taxes, and other expenses.	
Other Liabilities.	25,087.81
	744.34
TOTAL LIABILITIES	2,611,634.50

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	6,531.35
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	6,531.35

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		
1. Common stock - total par value (No. shares authorized <u>2,000</u>)		267,857.09
(No. shares outstanding <u>2,000</u>)		200,000.00
2. Surplus		
3. Undivided profits		50,000.00
4. Reserve for contingencies and other capital reserves		17,857.09
TOTAL CAPITAL ACCOUNTS		267,857.09
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		\$2,886,022.94

FINANCEAMERICA INDUSTRIAL BANK
Denver
Denver County

OFFICERS

E. F. Rabenold, President; J. T. Arnold, Vice President; J. M. Browne, Vice President; P. D. Balascki, Vice President; Curtis Britt, Vice President; W. R. Hobson, Vice President; C. J. Eby Secretary; L. G. Connors, Cashier.

DIRECTORS

E. F. Rabenold, J. M. Browne, W. J. Penza, Jr., and M. N. Parks.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	397,287.39
Installment loans	722,843.47
Notes discounted and/or purchased	
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ <u>88,864.78</u>	88,864.78
Leasehold Improvements	6,334.81
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	1,380,177.97
TOTAL ASSETS	2,595,508.42

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	63,160.59
Thrift-Investment Certificates	1,149,034.23
Mortgages on real estate owned	
Unearned interest and discounts	33,578.87
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	
Other Liabilities	(49,672.54)
TOTAL LIABILITIES	1,196,101.15

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	7,031.60
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	7,031.60

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	
1. Common stock - total par value (No. shares authorized <u>2,000</u>)	200,000.00
(No. shares outstanding <u>2,000</u>)	
2. Surplus	1,077,375.67
3. Undivided profits	115,000.00
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	1,392,375.67
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	2,595,508.42

FIRST AMERICAN INDUSTRIAL BANK
Denver
Denver County

OFFICERS

William W. Altman, Sr., Chairman of the Board; John L. Stramel, President; William W. Altman, Jr., Vice President; Richard B. Katz, Secretary.

DIRECTORS

Richard B. Katz, Clarence A. Wilson, William W. Altman, Sr., William W. Altman, Jr., and John L. Stramel.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	409,256.78
Installment loans	2,191,692.26
Notes discounted and/or purchased	183,199.03
United States Government Obligations	328,896.30
Other bonds	206,117.60
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ <u>9,472.79</u>	9,472.79
Leasehold Improvements	
Real estate owned other than bank premises	10,640.76
Automobiles Owned	262.10
Other Assets	20,500.62
TOTAL ASSETS	3,362,038.24

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	277,154.81
Thrift-Investment Certificates	1,876,773.94
Mortgages on real estate owned	8,289.29
Unearned interest and discounts	487,123.89
Dealers' Reserves	26,784.41
Amounts set aside for interest, taxes, and other expenses	221,058.79
Other Liabilities	
TOTAL LIABILITIES	2,897,185.13

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	23,132.10
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	23,132.10

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	441,721.01
1. Common stock - total par value (No. shares authorized <u>31,900</u>)	319,000.00
(No. shares outstanding <u>31,900</u>)	
2. Surplus	100,000.00
3. Undivided profits	22,721.01
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	441,721.01
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	3,362,038.24

FIRST CHERRY CREEK INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Kenneth M. Wright, President; Stephen P. Grogan, Vice President;
Barbara Grogan, Vice President.

DIRECTORS

Jack Dunne, Barbara Grogan, Stephen P. Grogan, and Kenneth M. Wright.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	204,704.14
Installment loans	943,691.19
Notes discounted and/or purchased	
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$	8,475.54
Leasehold Improvements	11,809.42
Real estate owned other than bank premises	
Automobiles Owned	2,863.92
Other Assets	46,973.27
TOTAL ASSETS	1,218,517.48

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	191,649.36
Thrift-Investment Certificates	708,951.32
Mortgages on real estate owned	
Unearned interest and discounts	47,381.12
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	19,845.18
Other Liabilities	(11,920.72)
TOTAL LIABILITIES	955,906.26

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	6,115.24
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	6,115.24

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	256,495.98
1. Common stock - total par value (No. shares authorized)	200,000.00
2. Surplus	40,000.00
3. Undivided profits	16,495.98
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	256,495.98
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,218,517.48

FIRST CONTINENTAL INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Gerald E. Donahue, Chairman; Terry DeLong, President; Marvin F. Rogers, Vice President; James W. Howse, Sr. Vice President; Stephen P. Killough, Vice President; Ruth L. Falbe, Assistant Vice President; Jackie Archuleta, Administrative Officer; William Pety, Vice President.

DIRECTORS

Gerald E. Donahue, William T. McGowan, Alfred L. Teti, Larry B. Kesler, and Terry DeLong.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	1,208,988.71
Installment loans	2,837,797.50
Notes discounted and/or purchased	
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$ Furniture & Fixtures \$ 5,207.35	5,207.35
Leasehold Improvements	32,592.08
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	61,191.53
TOTAL ASSETS	4,145,777.17

LIABILITIES

Notes payable to banks	
Notes payable (other)	69,469.08
Savings deposits	476,919.37
Thrift-Investment Certificates	2,213,467.81
Mortgages on real estate owned	
Unearned interest and discounts	420,481.95
Dealers' Reserves	6,716.63
Amounts set aside for interest, taxes, and other expenses	283,330.23
Other Liabilities	46,127.21
TOTAL LIABILITIES	3,516,512.28

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	71,062.55
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	71,062.55

CAPITAL ACCOUNTS

Capital notes and debentures	15,000.00
Equity capital, total (1 to 4 below)	543,202.34
1. Common stock - total par value (No. shares authorized 2,000)	200,000.00
(No. shares outstanding 2,000)	
2. Surplus	35,000.00
3. Undivided profits	308,202.34
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	558,202.34
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	4,145,777.17

FOOTHILL INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Jeffrey M. Cornish, President; John F. Nickoll, Vice President;
D. Diane Klopfenstein, Vice President; William K. Soldan, Vice
President; Robert S. Stevens, Assistant Vice President; Sylvia
B. Finkel, Secretary; Gary L. Wehrle, Treasurer; William P.
McOmie, Assistant Vice President.

DIRECTORS

Wayne D. Counts, Don L. Gevirtz, John F. Nickoll, Tennyson
Grebenar, and Jeffrey M. Cornish.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	1,409,344.65
Installment loans.	4,966,214.36
Notes discounted and/or purchased.	109,210.65
United States Government Obligations	289,677.10
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$	12,007.30
Leasehold Improvements	562.08
Real estate owned other than bank premises	
Automobiles Owned.	2,206.75
Other Assets	251,447.16
TOTAL ASSETS.	7,040,670.05

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	796,143.49
Thrift-Investment Certificates	3,280,772.16
Mortgages on real estate owned	
Unearned interest and discounts.	428,209.37
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	280,396.84
Other Liabilities.	1,163.70
TOTAL LIABILITIES	4,786,685.56

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	121,976.72
Other reserves on loans.	1,274,438.51
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	1,396,415.23

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	857,569.26
1. Common stock - total par value (No. shares authorized 20,000)	500,000.00
(No. shares outstanding 20,000)	
2. Surplus.	200,000.00
3. Undivided profits.	157,569.26
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	857,569.26
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	7,040,670.05

LEEMAN INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Louise A. Leeman, President; Edward J. Leeman, Vice President;
Rose Ann Honeyman, Secretary-Treasurer.

DIRECTORS

Louise A. Leeman, Edward J. Leeman, and Rose Ann Honeyman.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	370,201.55
Installment loans.	2,503,948.29
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	7,000.00
Corporate stocks	595,732.99
Bank Premises \$ <u>37,664.15</u> ; Furniture & Fixtures \$ <u>1,414.97</u>	39,079.12
Leasehold Improvements	
Real estate owned other than bank premises	103,909.84
Automobiles Owned.	
Other Assets	7,524.94
TOTAL ASSETS.	3,627,396.73

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	267,596.70
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	149,004.04
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	13,745.49
Other Liabilities.	5,699.91
TOTAL LIABILITIES	436,046.14

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	2,621.22
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	2,621.22

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	3,188,729.37
1. Common stock - total par value (No. shares authorized <u>12,500</u>)	
(No. shares outstanding <u>11,500</u>)	250,000.00
2. Surplus.	1,500,000.00
3. Undivided profits.	1,438,729.37
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	3,188,729.37
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	3,627,396.73

MERCHANTS INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Gerald E. Donahue, President; Ronald G. Kientz, Vice President;
Stephen P. Killough, Secretary; Donald C. Moen, Treasurer.

DIRECTORS

William T. McGowan, Gerald E. Donahue, and John R. Price.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	361,837.58
Installment loans.	7,663,472.86
Notes discounted and/or purchased.	505,824.92
United States Government Obligations.	
Other bonds.	308,019.16
Corporate stocks.	
Bank Premises \$; Furniture & Fixtures \$ 17,354.53	17,354.53
Leasehold Improvements.	
Real estate owned other than bank premises.	
Automobiles Owned.	
Other Assets.	21,889.05
TOTAL ASSETS.	8,878,398.10

LIABILITIES

Notes payable to banks.	962,500.00
Notes payable (other).	1,192,231.85
Savings deposits.	2,623,364.07
Thrift-Investment Certificates.	
Mortgages on real estate owned.	1,573,882.11
Unearned interest and discounts.	27,226.22
Dealers' Reserves.	572,422.14
Amounts set aside for interest, taxes, and other expenses.	306,118.98
Other Liabilities.	
TOTAL LIABILITIES.	7,257,745.37

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	61,269.73
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	61,269.73

CAPITAL ACCOUNTS

Capital notes and debentures.	
Equity capital, total (1 to 4 below).	1,559,383.00
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	100,000.00
2. Surplus.	900,000.00
3. Undivided profits.	559,383.00
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	1,559,383.00
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	8,878,398.10

METROPOLITAN INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Victor Lederman, President; Gregory D. Martin, Vice President;
Danni Lederman, Vice President; Nadyne Lederman, Secretary.

DIRECTORS

Victor Lederman, Gregory D. Martin, Danni Lederman, and Nadyne Lederman.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	1,564,133.16
Installment loans.	7,240,403.86
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	185,219.60
Bank Premises \$ 277,462.11; Furniture & Fixtures \$ 66,664.01	37,880.85
Leasehold Improvements	344,126.21
Real estate owned other than bank premises	28,564.24
Automobiles Owned.	68,593.38
Other Assets	105,093.20
TOTAL ASSETS.	9,574,034.50

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	1,162,877.01
Thrift-Investment Certificates	6,942,052.17
Mortgages on real estate owned	
Unearned interest and discounts.	218,078.50
Dealers' Reserves.	20,756.81
Amounts set aside for interest, taxes, and other expenses.	130,886.40
Other Liabilities.	
TOTAL LIABILITIES	8,474,650.8

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	70,000.00
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	70,000.00

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		1,029,383.61
1. Common stock - total par value (No. shares authorized 25,402)		528,040.00
(No. shares outstanding 25,402)		
2. Surplus		322,080.01
3. Undivided profits		179,263.60
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		1,029,383.61
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		9,574,034.55

NORTH DENVER 1ST INDUSTRIAL BANK
Denver
Denver County

Richard A. Van Winkle, President; Joan K. Ivy, Vice President;
B. Lynne Murray, Secretary; Ted E. Davis, Treasurer; Melba
McKenzie, Assistant Secretary.

DIRECTORS

W. Harold Dobson, Richard A. Van Winkle, Clifford E. Katatlin,
and Joan K. Ivy.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	75,824.51
Installment loans	3,220,712.09
Notes discounted and/or purchased	790,702.15
United States Government Obligations	13,000.00
Other bonds Municipal Bonds	224,091.80
Corporate stocks	
Bank Premises \$ Furniture & Fixtures \$ 2,850.67	2,850.67
Leasehold Improvements	4,623.10
Real estate owned other than bank premises	13,536.67
Automobiles Owned	3,845.32
Other Assets	21,794.10
TOTAL ASSETS	4,370,980.41

LIABILITIES

Notes payable to banks	1,799,000.00
Notes payable (other)	
Savings deposits	553,122.07
Thrift-Investment Certificates	1,305,111.12
Mortgages on real estate owned	
Unearned interest and discounts	216,404.82
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	100,934.94
Other Liabilities	(3,986.42)
TOTAL LIABILITIES	3,970,586.53

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	60,566.83
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	60,566.83

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	339,827.05
1. Common stock - total par value (No. shares authorized 2,000)	200,000.00
(No. shares outstanding 2,000)	
2. Surplus	50,000.00
3. Undivided profits	89,827.05
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	339,827.05
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	4,370,980.41

PARK SUNAMERICA INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Milton Katz, President; H. N. Ullestad, Treasurer; James E. Wanner, Secretary; M. Mandel, Vice President; James F. Cline, Vice President; Josephine Pronk, Assistant Vice President; C. D. Archer, Assistant Vice President; Glenn W. Perkins, Vice President; Robert J. Kapitan, Assistant Secretary; Yolanda A. Liotta, Assistant Secretary; Leonard A. Zych, Assistant Cashier; Kenneth J. Dacek, Assistant Treasurer.

DIRECTORS

Milton Katz, H. N. Ullestad, and James E. Wanner.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	21,392.73
Installment loans.	1,915,935.44
Notes discounted and/or purchased.	90,626.08
United States Government Obligations	
Other bonds.	50,223.17
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 13,407.27	13,407.27
Leasehold Improvements	3,223.78
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	13,444.81
TOTAL ASSETS.	2,108,253.23

LIABILITIES

Notes payable to banks	
Notes payable (other).	1,222,050.18
Savings deposits	52,156.74
Thrift-Investment Certificates	62,341.53
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	8,848.00
Amounts set aside for interest, taxes, and other expenses.	5,315.64
Other Liabilities.	7,889.00
TOTAL LIABILITIES	1,358,601.09

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	48,986.00
Other reserves on loans	(10,614.89)
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	38,371.11

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		711,281.08
1. Common stock - total par value (No. shares authorized <u>10,000</u>)		
" " (No. shares outstanding <u>10,000</u>)		200,000.00
2. Surplus		
3. Undivided profits		400,000.00
4. Reserve for contingencies and other capital reserves		111,281.08
TOTAL CAPITAL ACCOUNTS		711,281.08
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		2,108,253.28

SECURITY INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Stephen M. Friedrich, President; Thomas R. Slaughter, Vice President; S. Eugene Bartlett, Vice President; James M. Lappe, Vice President; Everett B. Best, Vice President.

DIRECTORS

Everett B. Best, James M. Lappe, and Thomas R. Slaughter.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	138,842.92
Installment loans	3,870,485.18
Notes discounted and/or purchased	
United States Government Obligations	250,416.00
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 6,043.25	6,043.25
Leasehold Improvements	2,222.30
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	129,507.16
TOTAL ASSETS	4,397,516.81

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	10,066.29
Thrift-Investment Certificates	411,585.58
Mortgages on real estate owned	978,368.46
Unearned interest and discounts	
Dealers' Reserves	1,096,615.58
Amounts set aside for interest, taxes, and other expenses	
Other Liabilities	28,148.23
TOTAL LIABILITIES	2,536,913.56

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	35,221.00
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	35,221.00

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	
1. Common stock - total par value (No. shares authorized <u>1,000</u>)	1,825,382.25
(No. shares outstanding <u>1,000</u>)	100,000.00
2. Surplus	400,000.00
3. Undivided profits	1,325,382.25
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	1,825,382.25
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	4,397,516.81

TRI-STATE INDUSTRIAL BANK
Denver
Denver Colorado

OFFICERS

Richard C. Tucker, President; Noris A. Lusche, Executive Vice President; Donald A. Lancaster, Secretary Treasurer; A Robert* Ewalt, Sr. Vice President; Tom Deter, Vice President; Cathy J. Ritter, Vice President; Roxanne Roehl, Vice President.

DIRECTORS

Richard C. Tucker, Noris A. Lusche, and Donald A. Lancaster.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	496,086.18
Installment loans.	8,925,722.26
Notes discounted and/or purchased.	623,496.59
United States Government Obligations	1,290,000.00
Other bonds, Fed. Funds	100,000.00
Corporate stocks	5,160.00
Bank Premises \$ _____; Furniture & Fixtures \$ 58,353.71	58,353.71
Leasehold Improvements	6,976.39
Real estate owned other than bank premises	35,174.93
Automobiles Owned.	
Other Assets	107,644.87
TOTAL ASSETS.	11,648,614.93

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	1,338,028.96
Thrift-Investment Certificates	8,602,730.40
Mortgages on real estate owned	
Unearned interest and discounts.	85,506.07
Dealers' Reserves.	56,745.95
Amounts set aside for interest, taxes, and other expenses.	252,909.80
Other Liabilities.	624.59
TOTAL LIABILITIES	\$0,336,545.77

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	82,137.76
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	82,137.76

CAPITAL ACCOUNTS

Capital notes and debentures		100,000.00
Equity capital, total (1 to 4 below)		1,129,931.40
1. Common stock - total par value (No. shares authorized <u>6,000</u>)		600,000.00
(No. shares outstanding <u>6,000</u>)		
2. Surplus		300,000.00
3. Undivided profits		229,931.40
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		1,129,931.40
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		\$1,648,614.90

DURANGO INDUSTRIAL BANK
Durango
La Plata County

OFFICERS

Leonard I. Turner, President; Marianne F. Van Riel, Assistant
Cashier.

DIRECTORS

Leonard I. Turner, Larry Simmons, and Isaac H. Kaiser.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	474,746.56
Installment loans	1,848,690.82
Notes discounted and/or purchased	
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$	29,246.98
Leasehold Improvements	21,169.75
Real estate owned other than bank premises	78,967.39
Automobiles Owned	40,101.99
Other Assets	33,208.71
TOTAL ASSETS	2,526,132.21

LIABILITIES

Notes payable to banks	100,000.00
Notes payable (other).	
Savings deposits	603,720.68
Thrift-Investment Certificates	1,282,597.88
Mortgages on real estate owned	
Unearned interest and discounts	246,104.94
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	44,763.70
Other Liabilities.	9,000.00
TOTAL LIABILITIES	2,286,187.20

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	13,602.92
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	13,602.92

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	226,342.08
1. Common stock - total par value (No. shares authorized	100,000.00
(No. shares outstanding	
2. Surplus	100,000.00
3. Undivided profits	26,342.08
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	226,342.08
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	2,526,132.20

AVCO ENGLEWOOD INDUSTRIAL BANK
Englewood
Arapahoe County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Mylymok, Executive Vice President; Philip J. Cullen, Vice President; Gary L. Fite, Vice President; Richard I. Bertoni, Controller; Jimmie D. Esa.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, and Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	23,330.91
Installment loans.	2,206,385.43
Notes discounted and/or purchased.	72,711.68
United States Government Obligations.	25,157.00
Other bonds.	19,024.29
Corporate stocks.	6,853.37
Bank Premises \$; Furniture & Fixtures \$ 19,024.29	19,024.29
Leasehold Improvements.	8,826.81
Real estate owned other than bank premises.	2,362,289.49
Automobiles Owned.	
Other Assets.	
TOTAL ASSETS.	2,362,289.49

LIABILITIES

Notes payable to banks.	747,918.05
Notes payable (other).	188,154.89
Savings deposits.	589,496.69
Thrift-Investment Certificates.	
Mortgages on real estate owned.	169,100.36
Unearned interest and discounts.	39,334.87
Dealers' Reserves.	22,566.13
Amounts set aside for interest, taxes, and other expenses.	1,756,570.99
Other Liabilities.	
TOTAL LIABILITIES.	1,756,570.99

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	70,861.19
Other reserves on loans.	
Reserves on securities.	70,861.19
TOTAL RESERVES ON LOANS AND SECURITIES.	70,861.19

CAPITAL ACCOUNTS

Capital notes and debentures.	534,857.31
Equity capital, total (1 to 4 below).	100,000.00
1. Common stock - total par value (No. shares authorized 10M)	
(No. shares outstanding 10M)	
2. Surplus.	134,187.99
3. Undivided profits.	300,669.32
4. Reserve for contingencies and other capital reserves.	534,857.31
TOTAL CAPITAL ACCOUNTS.	534,857.31
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,362,289.49

AVCO SOUTHEAST INDUSTRIAL BANK
Englewood
Arapahoe County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Mylomok, Executive Vice President; Philip J. Cullen, Vice President; Gary L. Fite, Vice President; Richard I. Bertoni, Controller; Sarah J. Freeborn, Vice President.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Gary L. Fite,
Herbert F. Smith, and Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	28,276.78
Installment loans	1,126,809.50
Notes discounted and/or purchased	149,986.12
United States Government Obligations	3,932.68
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 8,391.43	8,391.43
Leasehold Improvements	369.45
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	945.00
TOTAL ASSETS	1,318,711.00

LIABILITÉS

Notes payable to banks	
Notes payable (other).	736,390.00
Savings deposits	22,086.92
Thrift-Investment Certificates	22,520.00
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	177,332.03
Amounts set aside for interest, taxes, and other expenses.	
Other Liabilities.	495.60
TOTAL LIABILITIES	1,222.20
	960,016.75

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	37,362.12
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	37,362.12

CAPITAL ACCOUNTS

Capital notes and debentures			
Equity capital, total (1 to 4 below)			321,312.17
1. Common stock - total par value (No. shares authorized <u>2M</u>)			200,000.00
(No. shares outstanding <u>2M</u>)			
2. Surplus			100,000.00
3. Undivided profits			21,312.17
4. Reserve for contingencies and other capital reserves			
TOTAL CAPITAL ACCOUNTS			321,312.17
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS			1,318,711.00

GREENWOOD INDUSTRIAL BANK
Englewood
Arapahoe County

OFFICERS

James N. Lyons, President; Karen C. Andrews, Vice President.

DIRECTORS

James N. Lyons, Lee B. Burnett, and Karen C. Andrews.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	107,873.37
Installment loans.	389,282.38
Notes discounted and/or purchased.	251,208.85
United States Government Obligations	
Other bonds.	75,000.00
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 1,154.51	1,154.51
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	22,124.23
Other Assets	
TOTAL ASSETS.	846,643.32

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	606,190.52
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	104,826.02
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	1,644.98
Other Liabilities.	
TOTAL LIABILITIES	712,661.52

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	

CAPITAL ACCOUNTS

Capital notes and debentures					
Equity capital, total (1 to 4 below) \$100,880.82					
1.	Common stock - total par value (\$0. shares authorized	1,000)			
	(So. shares outstanding	1,000)			
2.	Surplus				\$20,000.00
3.	Undivided profits				\$13,981.82
4.	Reserve for contingencies and other capital reserves				
TOTAL CAPITAL ACCOUNTS					\$133,862.82
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS					\$46,443.37

SOUTH CENTRAL INDUSTRIAL BANK
Englewood
Arapahoe County

OFFICERS

Gerald E. Donahue, Chairman; Terry DeLong, President; Marvin F. Rogers, Vice President; James W. House, Senior Vice President & Treasurer; Stephen P. Killough, Vice President & Secretary; Ruth L. Falbe, Assistant Vice President & Assistant Secretary; Jackie Archuleta, Administrative Officer & Assistant Secretary; Robert J. McCabe, Vice President.

DIRECTORS

Gerald E. Donahue, William T. McGowan, Alfred L. Teti, Larry B. Kasler, Terry L. DeLong.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	1,175,369.20
Installment loans.	3,369,921.07
Notes discounted and/or purchased.	
United States Government Obligations.	
Other bonds.	
Corporate stocks.	
Bank Premises \$ _____ -0- Furniture & Fixtures \$ 7,698.63	7,698.63
Leasehold Improvements.	2,363.97
Real estate owned other than bank premises.	
Automobiles Owned.	27,545.08
Other Assets.	4,583,897.95
TOTAL ASSETS.	

LIABILITIES

Notes payable to banks.	185,447.13
Notes payable (other).	356,730.05
Savings deposits.	2,408,355.64
Thrift-Investment Certificates.	
Mortgages on real estate owned.	499,480.33
Unearned interest and discounts.	24,786.38
Dealers' Reserves.	326,700.98
Amounts set aside for interest, taxes, and other expenses.	25,338.09
Other Liabilities.	3,829,838.80
TOTAL LIABILITIES.	

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	83,965.10
Other reserves on loans.	
Reserves on securities.	83,965.10
TOTAL RESERVES ON LOANS AND SECURITIES.	

CAPITAL ACCOUNTS

Capital notes and debentures.	140,000.00
Equity capital, total (1 to 4 below).	530,094.05
1. Common stock - total par value (No. shares authorized 1,000)	100,000.00
(No. shares outstanding 1,000)	
2. Surplus.	210,000.00
3. Undivided profits.	220,094.05
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	670,094.05
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	4,583,897.95

ESTES PARK SAVINGS INDUSTRIAL BANK
Estes Park
Larimer County

OFFICERS

Stephen M. White, President-Treasurer; David G. Buck, Chairman of the Board-Secretary.

DIRECTORS

J. L. Baily, David G. Buck, Stephen M. White.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	463,368.36
Installment loans	919,138.17
Notes discounted and/or purchased	24,000.00
United States Government Obligations	47,065.31
Other bonds	
Corporate stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$ 6,849.06	6,849.06
Leasehold Improvements	5,188.96
Real estate owned other than bank premises	6,487.20
Automobiles Owned	
Other Assets	46,601.88
TOTAL ASSETS	1,514,698.94

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	303,698.10
Thrift-Investment Certificates	1,017,783.47
Mortgages on real estate owned	
Unearned interest and discounts	3,093.32
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	36,717.12
Other Liabilities	119.00
TOTAL LIABILITIES	1,361,402.01

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	18,792.81
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	18,792.81

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	134,504.12
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	100,000.00
2. Surplus	20,000.00
3. Undivided profits	14,504.12
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	134,504.12
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,514,698.94

JEFFERSON INDUSTRIAL BANK
Evergreen
Jefferson County

OFFICERS

Terry A. Costa, President; Robert E. Maloney, Vice President; Margaret A. Heisler, Assistant Cashier; Rosina M. Gibb, Cashier/Secretary; Jean A. Powers, Assistant Cashier; Margo A. Neuhauser, Assistant Secretary; Jodie L. Hanson, Assistant Cashier.

DIRECTORS

Terry A. Costa, Beverly A. Mucha, Robert E. Maloney.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	845,128.08
Installment loans	2,045,268.72
Notes discounted and/or purchased	341,051.59
United States Government Obligations	55,382.42
Other bonds	80,445.78
Corporate stocks	110,700.00
Bank Premises \$; Furniture & Fixtures \$ 16,125.87	16,125.87
Leasehold Improvements	14,473.70
Real estate owned other than bank premises	77,744.06
Automobiles Owned	4,630.58
Other Assets	164,403.93
TOTAL ASSETS	3,755,368.73

LIABILITIES

Notes payable to banks	300,000.00
Notes payable (other)	994,094.72
Savings deposits	2,046,317.13
Thrift-Investment Certificates	
Mortgages on real estate owned	28,013.29
Unearned interest and discounts	
Dealers' Reserves	54,370.15
Amounts set aside for interest, taxes, and other expenses	2,719.08
Other Liabilities	3,425,514.36
TOTAL LIABILITIES	3,425,514.36

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	36,029.78
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	36,029.78

CAPITAL ACCOUNTS

Capital notes and debentures	293,824.59
Equity capital, total (1 to 4 below)	
1. Common stock - total par value (No. shares authorized 1230)	123,000.00
(No. shares outstanding 1230)	
2. Surplus	147,600.00
3. Undivided profits	23,224.59
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	293,824.59
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	3,755,368.73

AVCO FORT COLLINS INDUSTRIAL BANK
Fort Collins
Larimer County

OFFICERS

Theodore M. Canning, President; William B. Hansen, Executive Vice President; William J. Wylmork, Executive Vice President; Philip J. Cullen, Vice President and Secretary; Gary L. Fite, Vice President, Treasurer and Assistant Secretary; Richard I. Bertoni, Controller; William R. Campbell, Vice President and Cashier.

DIRECTORS

Stephen D. Brandon, Henry J. Gell, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and items in process of collection	41,118.69
Installment loans	4,781,900.37
Notes discounted and/or purchased	57.03
United States Government Obligations	
Other bonds	163,660.65
Corporate stocks	
Bank Premises & Furniture & Fixtures	3,558.71
Leasehold Improvements	1,031.50
Real estate owned other than bank premises (Foreclosure)	54,726.99
Automobiles owned	
Other Assets	10,567.58
TOTAL ASSETS	5,056,621.52

LIABILITIES

Notes payable to banks	
Notes payable (other)	2,137,342.38
Savings deposits	406,100.78
Thrift-Investment Certificates	918,556.92
Mortgages on real estate owned (Foreclosure)	31,631.50
Unearned interest and discounts	530,215.67
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	21,262.52
Other Liabilities	16,384.67
TOTAL LIABILITIES	4,061,494.44

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	145,980.43
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	145,980.43

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	849,146.65
1. Common stock - total par value (No. shares authorized 500)	60,000.00
(No. shares outstanding 500)	
2. Surplus	241,793.39
3. Undivided profits	547,353.26
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	849,146.65
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	5,056,621.52

FIDELITY PERSON-TO-PERSON INDUSTRIAL BANK
Fort Collins
Larimer County

OFFICERS:

Richard J. Lehmann, President; Richard A. Runco, Vice President; George Poland, Vice President and Secretary; Thomas W. Sisson, II, Cashier and Assistant Secretary; Stephen C. Lowry, Assistant Cashier.

DIRECTORS:

Richard J. Lehmann, Peter A. Jefferts, George Poland

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	35,488.29
Installment loans	7,674,296.21
Notes discounted and/or purchased	
United States Government Obligations	145,621.21
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 20,815.88	20,815.88
Leasehold Improvements	6,069.63
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	63,435.30
TOTAL ASSETS	8,146,726.52

LIABILITIES

Notes payable to banks	6,219,497.04
Notes payable (other)	449,707.27
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	
Dealers' Reserves	168,203.96
Amounts set aside for interest, taxes, and other expenses	1,397.52
Other Liabilities	6,839,405.79
TOTAL LIABILITIES	6,839,405.79

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	70,293.08
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	70,293.08

CAPITAL ACCOUNTS

Capital notes and debentures	1,237,027.65
Equity capital, total (1 to 4 below)	200,000.00
1. Common stock - total par value (No. shares authorized 2,000)	
(No. shares outstanding 2,000)	
2. Surplus	771,607.67
3. Undivided profits	255,419.98
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	1,237,027.65
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	8,146,726.52

PORT COLLINS 1st INDUSTRIAL BANK
Port Collins
Jarvis County

OFFICERS

Robert J. Mawhinney, President; Richard A. VanWinkle, Vice President; Ted E. Davis, Treasurer; E. Lynne Murray, Secretary; Melba McKenzie, Assistant Secretary.

DIRECTORS

W. Harold Dobson, Clifford E. Fatalin, Robert J. Mawhinney, Richard A. VanWinkle

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	124,856.86
Installment loans	16,588,676.27
Notes discounted and/or purchased	
United States Government Obligations	75,063.09
Other bonds	334,885.53
Corporate stocks	
Bank Premises \$	
Furniture & Fixtures \$ 9,999.24	9,999.24
Leasehold Improvements	26,004.58
Real estate owned other than bank premises	163,233.13
Automobiles Owned	3,681.00
Other Assets	28,386.92
TOTAL ASSETS	17,355,686.22

LIABILITIES

Notes payable to banks	11,491,000.00
Notes payable (other)	
Savings deposits	1,580,497.43
Thrift-Investment Certificates	1,796,590.06
Mortgages on real estate owned	
Unearned interest and discounts	1,548,508.81
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	253,770.95
Other Liabilities	142.98
TOTAL LIABILITIES	16,670,510.23

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	239,014.09
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	239,014.09

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	445,561.90
1. Common stock - total par value (No. shares authorized _____)	100,000.00
(No. shares outstanding _____)	
2. Surplus	150,000.00
3. Undivided profits	195,561.90
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	445,561.90
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	17,355,986.22

PORT COLLINS SUBAMERICA INDUSTRIAL BANK
Port Collins
Larimer County

OFFICERS

Milton Katz, President and Director; H. M. Ullestad, Treasurer, Cashier and Director; James E. Wanner, Secretary and Director; M. Handel, Vice President; James F. Ollie, Vice President; Ronci Bryan, Assistant Vice President; C. D. Archer, Assistant Vice President; Glenn W. Perkins, Vice President; Robert J. Capitan, Assistant Secretary; Yolanda A. Motta, Assistant Secretary; Leonard A. Agh, Assistant Cashier and Assistant Treasurer; Kenneth J. Lach, Assistant Treasurer.

DIRECTORS

Milton Katz, H. M. Ullestad, James E. Wanner

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	7,522.95
Installment loans	1,400,157.98
Notes discounted and/or purchased	83,959.41
United States Government Obligations	
Other bonds	25,155.70
Corporate stocks	
Bank Premises \$ None; Furniture & Fixtures \$ 4,321.68	4,321.68
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	6,312.62
Other Assets	1,523,520.94
TOTAL ASSETS	

LIABILITIES

Notes payable to banks	759,472.00
Notes payable (other)	25,415.92
Savings deposits	27,169.43
Thrift-Investment Certificates	
Mortgages on real estate owned	12,590.00
Unearned interest and discounts	
Dealers' Reserves	3,216.33
Amounts set aside for interest, taxes, and other expenses	1,481.00
Other Liabilities	529,340.68
TOTAL LIABILITIES	

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	26,648.00
Other reserves on loans	2,481.90
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	29,129.90

CAPITAL ACCOUNTS

Capital notes and debentures	669,050.36
Equity capital, total (1 to 4 below)	
1. Common stock - total par value (No. shares authorized 10,000)	250,000.00
(No. shares outstanding 10,000)	
2. Surplus	350,000.00
3. Undivided profits	69,050.36
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	669,050.36
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,523,520.94

NORTH INDUSTRIAL BANK
Fort Collins
Larimer County

OFFICERS

Beverly A. Mucha, President; Barbara J. Hechter, Cashier/Secretary; Terry A. Costa, Vice President; Margaret A. Heisler, Assistant Cashier; Jean A. Powers, Assistant Cashier; Margo A. Neuhouser, Assistant Secretary; Jodie L. Hanson, Assistant Cashier.

DIRECTORS

Beverly A. Mucha, Robert E. Maloney, Terry A. Costa.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	417,421.21
Installment loans	1,340,130.97
Notes discounted and/or purchased	
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$ _____, Furniture & Fixtures \$ 10,123.34	10,123.34
Leasehold Improvements	13,497.53
Real estate owned other than bank premises	26,293.22
Automobiles Owned	
Other Assets	92,444.09
TOTAL ASSETS	2,408,910.36

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	369,971.24
Thrift-Investment Certificates	1,708,162.06
Mortgages on real estate owned	
Unearned interest and discounts	9,416.78
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	42,638.39
Other Liabilities	3,321.56
TOTAL LIABILITIES	2,133,510.03

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	6,150.98
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	6,150.98

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	269,219.35
1. Common stock - total par value (No. shares authorized _____)	200,000.00
(No. shares outstanding _____)	
2. Surplus	40,000.00
3. Undivided profits	29,219.35
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	269,219.35
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	2,408,910.36

FORT LAYTON INDUSTRIAL BANK
 Fort Layton
 Weld County

OFFICERS

Dieter R. Kominiski, President; Paul W. Dalton, Vice President; Richard H. Doyle, Secretary; Delbert L. Fast, Assistant Secretary; Sam S. Furukoshi, Cashier-Treasurer.

DIRECTORS

Paul W. Dalton, Delbert L. Fast, Sam S. Furukoshi, Dieter R. Kominiski.

December 31, 1963

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	171,895.96
Installment loans	339,731.42
Notes discounted and/or purchased	
United States Government Obligations	
Other Bonds	
Corporate stocks	
Bank Premises 1; Furniture & Fixtures 2 13,321.88	13,321.88
Leasehold Improvements	1,946.88
Real estate owned other than bank premises	
Automobiles owned	
Other Assets	29,201.48
TOTAL ASSETS	756,157.62

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	214,727.18
Thrift-Investment Certificates	391,126.60
Mortgages on real estate owned	
Unearned interest and discounts	
Dealers' Reserves	8,643.97
Accounts set aside for interest, taxes, and other expenses	2,944.95
Other Liabilities	
TOTAL LIABILITIES	616,547.70

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	139,609.92
1. Common stock - total par value (No. shares authorized 1,000)	100,000.00
(No. shares outstanding 1,000)	
2. Surplus	20,000.00
3. Undivided profits	19,609.92
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	139,609.92
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	756,157.62

MORGAN INDUSTRIAL BANK
Fort Morgan
Morgan County

OFFICERS

John E. Elliff, President; W. H. Kinney, Ronald W. Meyer, James E. Elliff,
Vice Presidents; K. Lawrence, Secretary.

DIRECTORS

James Elliff, John E. Elliff, Bernard Becker, William H. Kinney, Kenneth Lawrence,
Ronald W. Meyer.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	168,300.69
Installment loans.	1,797,553.91
Notes discounted and/or purchased.	
United States Government Obligations	265,000.50
Other bonds.	
Corporate stocks	5,340.00
Bank Premises & Furniture & Fixtures	12,620.63
Leasehold Improvements	17,171.03
Real estate owned other than bank premises	
Automobiles Owned.	2,268.00
Other Assets	172,905.88
TOTAL ASSETS	2,441,062.64

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	517,713.79
Thrift-Investment Certificates	1,270,850.91
Mortgages on real estate owned	
Unearned interest and discounts	60,915.63
Dealers' Reserves	1,813.87
Amounts set aside for interest, taxes, and other expenses.	9,096.47
Other Liabilities	9,590.98
TOTAL LIABILITIES	2,179,187.25

RESERVE ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	17,389.93
Other reserves on loans	
Reserves on Securities	
TOTAL RESERVE ON LOANS AND SECURITIES	17,389.93

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	247,985.46
1. Common stock - total par value (No. shares authorized _____)	150,000.00
(No. shares outstanding _____)	
2. Surplus	50,000.00
3. Undivided profits	47,985.46
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	247,985.46
TOTAL LIABILITIES, RESERVE AND CAPITAL ACCOUNTS	2,441,062.64

CRYSTINE GARFIELD INDUSTRIAL BANK
Glennwood Springs
Garfield County

OFFICERS

David M. Ruck, Chairman of the Board; Homer M. Barcher, President

DIRECTORS

Homer M. Barcher, David M. Ruck, and Paul W. Shumaker.

September 30, 1980

ASSETS

Loans, including with other loans, including reserves included, and bank items in process of collection	598,535.34
Interest on loans	576,947.52
Notes discounted and not purchased	
United States government obligations	
Other bonds	104,190.68
Corporate stocks	
Bank premises	
Leasehold improvements	15,871.85
Real estate owned other than bank premises	665.85
Automobiles	
Other assets	86,829.13
TOTAL ASSETS	1,380,642.37

LIABILITIES

Notes payable to banks	
Notes payable - other	
Savings deposits	241,725.13
Thrift-Investment Certificates	880,601.47
Mortgages on real estate owned	
Unearned interest and discounts	8,754.91
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	
Other liabilities	39,716.77
TOTAL LIABILITIES	1,180,298.28

RESERVE ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	11,831.84
Other reserves on loans	
Reserve on securities	
TOTAL RESERVE ON LOANS AND SECURITIES	11,831.84

CAPITAL ACCOUNTS

Capital notes and subordinated	
Equity capital, total (see below)	188,962.25
1. Common stock - total par value 70,000 shares authorized (100 shares outstanding)	100,000.00
2. Surplus	50,000.00
3. Undivided profits	38,962.25
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	188,962.25
TOTAL LIABILITIES, RESERVE AND CAPITAL ACCOUNTS	1,380,642.37

WASHINGTON INDUSTRIAL BANK
Golden
Jefferson County

OFFICERS

Terry A. Costa, Vice President; Suzann E. Roberts, President; Lea Pucelow, Cashier/Secretary; Robert E. Maloney, Executive Vice President; Vianne Horton, Assistant Vice President; Margaret A. Heisler, Assistant Cashier; Jean A. Powers, Assistant Cashier; Marge A. Dehauser, Assistant Secretary; Jodie L. Hanson, Assistant Cashier.

DIRECTORS

Terry A. Costa, Suzann E. Roberts, Robert E. Maloney, Ronald F. Weissmann

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	54,535.00
Installment loans	2,375,925.00
Notes discounted and/or purchased	200,725.11
United States Government Obligations	255,451.30
Other bonds	
Corporate stocks	135,350.00
Bank Premises	21,096.27
Leasehold Improvements	
Real estate owned other than bank premises	112,200.25
Automobiles owned	
Other Assets	100,400.00
TOTAL ASSETS	3,900,681.66

LIABILITIES

Notes payable to banks	
Notes payable (other)	5,000.00
Savings deposits	217,571.00
Thrift-Investment Certificates	2,130,477.74
Mortgages on real estate owned	20,000.00
Unearned interest and discounts	39,570.01
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	73,238.01
Other Liabilities	451.00
TOTAL LIABILITIES	3,147,371.77

RESERVE ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	30,442.72
Other reserves on loans	
Reserves on securities	
TOTAL RESERVE ON LOANS AND SECURITIES	30,442.72

CAPITAL ACCOUNTS

Capital notes and debentures	445,334.01
Equity capital, total (1 to 4 below)	356,635.30
1. Common stock - total par value (No. shares authorized 2,000)	200,000.00
(No. shares outstanding 2,000)	
2. Surplus	130,000.00
3. Undivided profits	26,635.30
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	806,669.31
TOTAL LIABILITIES, RESERVE AND CAPITAL ACCOUNTS	3,900,681.66

WEST COAST PORTLAND CEMENT CO.
Grand Junction
Pima County

OFFICERS

Thomas G. Dwyer, President; William S. Hansen, William J. Mylonis, Executive Vice President; Philip G. Dillon, Vice President and Secretary; Gary L. Pitt, Vice President, Treasurer and Assistant Secretary; Richard I. Bertoni, Auditor; Russell L. Hall, Vice President and Cashier.

DIRECTORS

Thomas G. Dwyer, Philip G. Hall, Philip G. Dillon, Gary L. Pitt, Herbert F. Pitt, Russell L. Hall.

Balance, 12/31/66

ASSETS

Cash, including petty cash funds, including amounts included, and bank items in process of collection	775,021.71
Investment income	4,531,062.89
Other investments and receivables	
United States Government obligations	
Other bonds	385,044.30
Corporate stocks	
San Francisco Bay Bridge Authority & Portlands P.	159,013.26
General Insurance	79,675.79
Prepaid income taxes	
Automobiles, trucks	
Other assets	5,200.33
Total assets	6,339,328.28

LIABILITIES

Notes payable to banks	197,632.26
Notes payable - others	555,611.75
Savings deposits	3,331,062.24
Profit-sharing certificates	
Mortgages on real estate owned	134,395.90
Unearned interest and dividends	
Deferred taxes	195,941.40
Accounts payable for interest, taxes, and other expenses	53,821.65
Other liabilities	5,258,448.21
Total liabilities	6,339,328.28

RESERVE ON LOANS AND INVESTMENTS

Reserve for bad debt losses on loans	145,145.62
Other reserves on loans	
Reserves on securities	
Total reserves on loans and investments	145,145.62

CAPITAL ACCOUNTS

Capital stock and interest	635,731.41
Equity capital, total (2 to 4 below)	100,000.00
1. Common stock - total par value \$10. shares authorized 100,000	100,000.00
2. Surplus	945,572.03
3. Undivided profits	100,000.00
4. Reserve for contingencies and other capital reserves	
Total capital accounts	635,731.41
Total liabilities, reserves and capital accounts	6,339,328.28

GRAND JUNCTION COMMERCIAL CREDIT INDUSTRIAL BANK
Grand Junction
Mesa County

OFFICERS

Robert W. Campbell, President; Stanley J. Brenner, Vice President/Treasurer;
Elvin D. Brown, Vice President/Secretary; Robert A. Hollingsworth, Willis G.
Mills, Thomas J. Muldowney, Ed G. Gussenherry, Jr., Vice Presidents.

DIRECTORS

Robert D. Johnson, Joseph R. Patterson, E. Frank Salmons

December 31, 1940

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	37,408.96
Installment loans.	4,201,379.76
Notes discounted and/or purchased.	
United States Government Obligations.	70,447.50
Other bonds.	
Corporate stocks.	
Bank premises & Furniture & Fixtures & Lessehold Improvements.	
Real estate owned other than bank premises.	
Automobiles owned.	
Other Assets.	209,616.04
TOTAL ASSETS.	4,518,935.56

LIABILITIES

Notes payable to banks.	
Notes payable (other).	3,379,833.94
Savings deposits.	67,170.06
Thrift-Investment Certificates.	409,139.40
Mortgages on real estate owned.	
Unearned interest and discounts.	87.88
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	5,608.87
Other Liabilities.	2,395.70
TOTAL LIABILITIES.	3,867,100.74

RESERVE ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	96,177.95
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVE ON LOANS AND SECURITIES.	96,177.95

CAPITAL ACCOUNTS

Capital notes and debentures.	
Equity capital, total (1 to 4 below).	561,566.87
1. Common stock - total par value (No. shares authorized 2,000)	50,000.00
(No. shares outstanding 2,000)	
2. Surplus.	200,000.00
3. Undivided profits.	311,566.87
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	561,566.87
TOTAL LIABILITIES, RESERVE AND CAPITAL ACCOUNTS.	4,518,935.56

FIRST GRAND JUNCTION INDUSTRIAL BANK
Grand Junction
Mesa County

OFFICERS

E. C. A. Forsberg, President; Tryon K. Huggins, Jr., Secretary and Cashier; Alex Soke, Joe P. Maley, Vice Presidents.

DIRECTORS

H.C.A. Forsberg, Tryon K. Huggins, Jr., Alex Soke.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	119,503.91
Installment loans.	701,430.37
Notes discounted and/or purchased.	125,000.00
United States Government Obligations	74,142.50
Other bonds.	
Corporate stocks	
Bank Premises \$ Furniture & Fixtures \$ 23,466.93	13,466.93
Leasehold Improvements	29,846.03
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	6,355.00
TOTAL ASSETS.	1,069,744.74

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	197,054.18
Thrift-Investment Certificates	309,675.00
Mortgages on real estate owned	
Unearned interest and discounts	241,564.18
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	2,199.84
Other Liabilities	3,551.53
TOTAL LIABILITIES	754,044.73

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	14,705.74
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	14,705.74

CAPITAL ACCOUNTS

Capital notes and debentures		300,994.27
Equity capital, total (1 to 4 below)		200,000.00
1. Common stock - total par value (No. shares authorized <u>2,000</u>)		
(No. shares outstanding <u>2,000</u>)		
2. Surplus		65,000.00
3. Undivided profits		35,994.27
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		300,994.27
TOTAL LIABILITIES, RESERVE AND CAPITAL ACCOUNTS		1,069,744.74

HOME LOAN INDUSTRIAL BANK
Grand Junction
Mesa County

OFFICERS

Harold E. Daniels, President; Samuel V. Suplizio, Vice President; James A. Bonella, Secretary-Treasurer.

DIRECTORS

Harold E. Daniels, Howard H. McMullin, James A. Bonella

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	114,773.25
Installment loans	3,504,939.93
Notes discounted and/or purchased	
United States Government Obligations	354,274.64
Other bonds	25,000.00
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ _____	
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	4,270.00
Other Assets	302,500.10
TOTAL ASSETS	4,385,757.92

LIABILITIES

Notes payable to banks		
Notes payable (other)		
Savings deposits		972,245.79
Thrift-Investment Certificates		236,915.00
~~XXXXXXXXXXXXXXXXXXXXXXXXXXXX~~ MONEY MARKET CERTIFICATES		2,200,980.00
Unearned interest and discounts		341,143.58
Dealers' Reserves		65,028.84
Amounts set aside for interest, taxes, and other expenses		(24,262.00)
Other Liabilities		963.00
TOTAL LIABILITIES		3,792,014.21

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	42,600.74
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	42,600.74

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		551,142.97
1. Common stock - total par value (No. shares authorized		
* value (No. shares outstanding		125,000.00
2. Surplus		175,000.00
3. Undivided profits		251,142.97
4. Reserve for contingencies and other capital reserves .		
TOTAL CAPITAL ACCOUNTS		551,142.97
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS .		4,389,757.92

FIRSTMARK INDUSTRIAL BANK
Greeley
Weld County

OFFICERS

Garland E. Barr, President and Chairman of Board; Leonard Rochwarger, Vice President; Robert E. Ferriter, Secretary/Treasurer; Timothy W. Gahmer, Assistant Secretary.

DIRECTORS

Garland E. Barr, Robert E. Ferriter, Dwight P.B. Brigham

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	526,701.64
Installment loans	145,629.06
Notes discounted and/or purchased	
United States Government Obligations	244,464.10
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 3,566.09	3,566.09
Leasehold Improvements	14,502.40
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	67,038.65
TOTAL ASSETS	1,001,901.94

LIABILITIES

Notes payable to banks	
Notes payable (other)	84,356.83
Savings deposits	618,827.51
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	
Dealers' Reserves	11,186.34
Amounts set aside for interest, taxes, and other expenses	
Other Liabilities	74,370.68
TOTAL LIABILITIES	74,370.68

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	2,912.58
Other reserves on loans	
Reserves on securities	2,912.58
TOTAL RESERVES ON LOANS AND SECURITIES	2,912.58

CAPITAL ACCOUNTS

Capital notes and debentures	284,618.68
Equity capital, total (1 to 4 below)	200,000.00
1. Common stock - total par value (No. shares authorized 10,000)	
(No. shares outstanding 10,000)	
2. Surplus	40,000.00
3. Undivided profits	44,618.68
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	284,618.68
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,001,901.94

GREELEY INDUSTRIAL BANK
Greeley
Weld County

OFFICERS

Rolland M. Wolfe, President; Warner Cunningham, Marvin I. Naiman, Vice Presidents; Melvin Dinner, Treasurer; Walter Slatkin, Secretary.

DIRECTORS

Warner Cunningham, Marvin Naiman, Melvin Dinner, Walter Slatkin

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	331,747.98
Installment loans	3,717,447.43
Notes discounted and/or purchased	650,026.86
United States Government Obligations	99,843.05
Other bonds	198,506.31
Corporate stocks	2,700.00
Bank Premises \$; Furniture & Fixtures \$ 12,511.81	12,511.81
Leasehold Improvements	11,874.25
Real estate owned other than bank premises	232,735.31
Automobiles Owned	8,462.40
Other Assets	825,216.50
TOTAL ASSETS	6,091,071.90

LIABILITIES

Notes payable to banks	101,863.86
Notes payable (other)	
Savings deposits	1,096,921.06
Thrift-Investment Certificates	4,015,806.91
Mortgages on real estate owned	
Unearned interest and discounts	158,503.73
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	83,028.71
Other Liabilities	43,201.75
TOTAL LIABILITIES	5,499,325.02

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	43,941.00
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	43,941.00

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	547,804.88
1. Common stock - total par value (No. shares authorized 7,500)	150,000.00
(No. shares outstanding 7,500)	
2. Surplus	100,000.00
3. Undivided profits	297,804.88
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	547,804.88
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	6,091,071.90

GREELEY SUIAMERICA INDUSTRIAL BANK
Greeley
Weld County

OFFICERS

Wilson Katz, President and Director; H. N. Ullestad, Treasurer, Cashier and Director; James E. Wagner, Secretary and Director; M. Mandel, James F. Cline, Vice Presidents; Michael Arisman, Assistant Vice President; C. D. Archer, Assistant Vice President; Glenn W. Perkins, Vice President; Robert J. Kapitan, Yolande A. Liotta, Assistant Secretaries; Leonard A. Zych, Assistant Cashier and Assistant Treasurer; Kenneth J. Dacak, Assistant Treasurer.

DIRECTORS

Milton Katz, H. N. Ullestad, James E. Wanner

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	4,728.11
Installment loans	899,994.18
Notes discounted and/or purchased	32,194.19
United States Government Obligations	
Other bonds	25,155.70
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 2,690.68	2,690.68
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	9,365.62
Other Assets	
TOTAL ASSETS	964,033.80

LIABILITIES

Notes payable to banks	262,877.51
Notes payable (other).	10,601.68
Savings deposits	3,156.07
Thrift-Investment Certificates	
Mortgages on real estate owned	6,263.00
Unearned interest and discounts.	
Dealers' Reserves.	2,959.97
Amounts set aside for interest, taxes, and other expenses.	8,762.00
Other Liabilities.	294,620.23
TOTAL LIABILITIES	

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	25,038.00
Other reserves on loans.	(6,220.88)
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	18,817.12

CAPITAL ACCOUNTS

Capital notes and debentures		650,601.13
Equity capital, total (1 to 4 below)		250,000.00
1. Common stock - total par value (No. shares authorized <u>10,000</u>)		
(No. shares outstanding <u>10,000</u>)		
2. Surplus		350,000.00
3. Undivided profits		50,601.13
4. Reserve for contingencies and other capital reserves		650,601.13
TOTAL CAPITAL ACCOUNTS		954,038.16
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		954,038.16

WELD COUNTY INDUSTRIAL BANK
Greeley
Weld County

OFFICERS

Alvin E. Miller, President; Mahlon E. Blagg, Vice President; Steve P. Pafoutis, Assistant Vice President.

DIRECTORS

Walter A. Bergendahl, David G. Buck, Alvin E. Miller

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	195,300.45
Installment loans	3,480,894.02
Notes discounted and/or purchased	602,414.89
United States Government Obligations	409,531.52
Other bonds	170,385.66
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 1,672.23	1,672.23
Leasehold Improvements	2,287.94
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	21,282.84
TOTAL ASSETS	4,883,759.55

LIABILITIES

Notes payable to banks	
Notes payable (other)	750,000.00
Savings deposits	482,156.45
Thrift-Investment Certificates	2,667,518.54
Mortgages on real estate owned	
Unearned interest and discounts	601,678.00
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	85,953.35
Other Liabilities	
TOTAL LIABILITIES	4,587,306.34

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	68,770.88
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	68,770.88

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	227,682.33
1. Common stock - total par value (No. shares authorized 5,000)	100,000.00
(No. shares outstanding 5,000)	
2. Surplus	100,000.00
3. Undivided profits	27,682.33
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	227,682.33
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	4,883,759.55

LAFAYETTE FIRST INDUSTRIAL BANK
Lafayette
Boulder County

OFFICERS

D. P. Hiebert, President; Donald E. Inel, Vice President; H. E. Barlow, Secretary.

DIRECTORS

H. E. Barlow, Deborah F. Ferguson, D. P. Hiebert, Donald E. Inel

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	155,110.06
Installment loans	602,364.74
Notes discounted and/or purchased	211,080.97
United States Government Obligations	29,921.88
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 895.22	895.22
Leasehold Improvements	59.02
Real estate owned other than bank premises	
Automobiles Owned	4,608.38
Other Assets	17,936.25
TOTAL ASSETS	1,022,006.52

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	223,131.49
Thrift-Investment Certificates	492,071.15
Mortgages on real estate owned	
Unearned interest and discounts	93,479.73
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	18,849.51
Other Liabilities	1,448.26
TOTAL LIABILITIES	828,980.14

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	

CAPITAL ACCOUNTS

Capital notes and debentures	193,026.38
Equity capital, total (1 to 4 below)	70,000.00
1. Common stock - total par value (No. shares authorized 1,400)	70,000.00
(No. shares outstanding 1,400)	
2. Surplus	110,000.00
3. Undivided profits	13,026.38
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	193,026.38
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,022,006.52

ARK VALLEY INDUSTRIAL BANK
La Junta
Otero County

OFFICERS

John G. Mullins, President; Thomas J. Miller, Vice President; Ted I. Hill, Secretary-Treasurer.

DIRECTORS

George A. Hill, Leo A. Kipper, Thomas J. Miller, John G. Mullins,
Howard E. Stigman

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	452,260.72
Installment loans	3,006,970.16
Notes discounted and/or purchased	185,023.12
United States Government Obligations	185,023.12
Other bonds	52,117.10
Corporate stocks	52,117.10
Bank Premises \$; Furniture & Fixtures \$	52,117.10
Leasehold Improvements	52,117.10
Real estate owned other than bank premises	67,345.09
Automobiles Owned	40,460.26
Other Assets	3,761,716.29
TOTAL ASSETS	3,761,716.29

LIABILITIES

Notes payable to banks	768,097.78
Notes payable (other)	2,481,528.36
Savings deposits	163,415.94
Thrift-Investment Certificates	18,534.33
Mortgages on real estate owned	40,460.26
Unearned interest and discounts	3,470,036.67
Dealers' Reserves	3,470,036.67
Amounts set aside for interest, taxes, and other expenses	3,470,036.67
Other Liabilities	3,470,036.67
TOTAL LIABILITIES	3,470,036.67

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	50,126.74
Other reserves on loans	50,126.74
Reserves on securities	50,126.74
TOTAL RESERVES ON LOANS AND SECURITIES	50,126.74

CAPITAL ACCOUNTS

Capital notes and debentures	241,552.88
Equity capital, total (1 to 4 below)	100,000.00
1. Common stock - total par value (No. shares authorized <u>10,000</u>)	100,000.00
(No. shares outstanding <u>10,000</u>)	100,000.00
2. Surplus	41,552.88
3. Undivided profits	241,552.88
4. Reserve for contingencies and other capital reserves	241,552.88
TOTAL CAPITAL ACCOUNTS	3,761,716.29
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	3,761,716.29

AVCO LAKEWOOD INDUSTRIAL BANK
Lakewood
Jefferson County

OFFICERS

Theodore M. Canning, President; William B. Hansen, William J. Myllymaki, Executive Vice Presidents; Philip J. Cullen, Vice President and Secretary; Gary L. Fite, Vice President, Treasurer and Assistant Secretary; Richard I. Bertoni, Controller; Thomas E. Rutter, Vice President and Cashier.

DIRECTORS

Stephen G. Brandon, Henry J. Coll, Phillip J. Cullen, Gary L. Fite,
Harbert F. Smith, Steve W. Tysenko

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	46,889.15
Installment loans.	2,166,655.68
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	33,066.06
Corporate stocks	151,730.66
Bank Premises \$	
Furniture & Fixtures \$ 13,513.82	13,513.82
Leasehold Improvements	18,712.03
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	18,586.93
TOTAL ASSETS.	2,443,167.31

LIABILITY:

Notes payable to banks	
Notes payable (other)	
Savings deposits	1,199,684.98
Thrift-Investment Certificates	334,654.30
Mortgages on real estate owned	
Unearned interest and discounts	
Dealers' Reserves	170,657.45
Amounts set aside for interest, taxes, and other expenses	
Other Liabilities	15,641.64
TOTAL LIABILITIES	12,622.31
	1,724,260.31

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	69,304.00
Other reserves on loans	
Reserves on securities	
TOTAL RESERVE ON LOANS AND SECURITIES.	69,304.00

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		
1. Common stock - total par value (No. shares authorized		649,603.05
(No. shares outstanding		100,000.00
2. Surplus		158,173.97
3. Undivided profits		391,429.00
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		649,603.05
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		2,443,167.30

GEORGE INDUSTRIAL BANK
Lakewood
Jefferson County

OFFICERS

W. Alvon Sparks, President and Chief Executive Officer; Calvert H. Gillingpeel, Senior Vice President; Bernhard J. Gabriel, Senior Vice President and General Counsel and Assistant Secretary; John M. Avery, James E. Bennett, Delwayne C. Cuthbertson, James B. McGrath, Louis A. Simpson, Kathleen J. Wishern, Vice Presidents.

DIRECTORS

Paul J. Hanna, Bernhard J. Gabriel, W. Alvon Sparks, Jr.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	4,955,590.23
Installment loans	61,589,720.31
Notes discounted and/or purchased	6,492,795.74
United States Government Obligations	4,370,451.45
Other bonds	
Corporate stocks	
Bank Premises	
Furniture & Fixtures	22,800.56
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	554,034.92
TOTAL ASSETS	77,979,476.06

LIABILITIES

Notes payable to banks	
Notes payable (other)	140,686.08
Savings deposits	12,475,051.00
Thrift-Investment Certificates	47,449,096.40
Mortgages on real estate owned	
Unearned interest and discounts	7,913,457.66
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	1,060,164.47
Other Liabilities	146,989.63
TOTAL LIABILITIES	69,175,375.14

RESERVE ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	1,748,329.25
Other reserves on loans	
Reserves on securities	
TOTAL RESERVE ON LOANS AND SECURITIES	1,748,329.25

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	7,054,765.65
1. Common stock - total par value (No. shares authorized 35,000)	3,500,000.00
(No. shares outstanding 35,000)	
2. Surplus	350,000.00
3. Undivided profits	3,054,765.65
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	7,054,765.65
TOTAL LIABILITIES, RESERVE AND CAPITAL ACCOUNTS	77,979,476.06

LAKWOOD BENEFICIAL INDUSTRIAL BANK
Lakewood
Jefferson County

OFFICERS

Forrest S. Kiewy, President; Melvin L. Bolder, Vice President; Fernando Bennett, Vice President and Treasurer; Elizabeth A. Dawson, Vice President and Secretary; Avery L. Freeman, Vice President and Manager; Thomas H. Simmons, Assistant Vice President; Margaret M. Anderson, Assistant Vice President and Assistant Treasurer; Deborah E. Toward, Assistant Vice President and Assistant Secretary.

ADVISORS

Forrest S. Kiewy, Thomas H. Simmons, Fernando Bennett, Elizabeth A. Dawson

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	45,006.64
Installment loans.	1,154,034.13
Notes discounted and/or purchased.	267,989.46
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises & Furniture & Fixtures \$ 16,923.75	16,923.75
Leasehold Improvements	374.97
Real estate (not other than bank premises)	
Automobiles (Owned).	
Other Assets	15,803.01
TOTAL ASSETS	1,480,165.46

LIABILITIES

Notes payable to banks	429,098.82
Notes payable (other).	39,630.34
Savings deposits	16,924.96
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	363,577.00
Dealers' Reserves.	17,577.73
Amounts set aside for interest, taxes, and other expenses.	5,258.01
Other liabilities.	4,172.93
TOTAL LIABILITIES	960,227.76

RESERVE ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	51,017.07
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVE ON LOANS AND SECURITIES	51,017.07

CAPITAL ACCOUNTS

Capital notes and debentures	770,980.43
Equity capital, total (1 to 4 below)	800,000.00
1. Common stock - total par value (No. shares authorized _____)	800,000.00
(No. shares outstanding _____)	
2. Surplus.	300,000.00
3. Undivided profits.	70,980.43
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	770,980.43
TOTAL LIABILITIES, RESERVE AND CAPITAL ACCOUNTS	1,480,165.46

LAKWOOD 1st INDUSTRIAL BANK
Lakewood
Jefferson County

OFFICERS

Richard A. VanWinkle, President; Harley L. Abshire, Vice President;
B. Lyons Murray, Secretary; Ted Davis, Treasurer; M. McFalls,
Assistant Secretary.

DIRECTORS

Harley A. Abshire, W. Harold Johnson, Clifford E. Katalin, Richard
A. VanWinkle

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	57,150.67
Installment loans	4,201,731.97
Notes discounted and/or purchased	469,348.00
United States Government Obligations	
Other bonds	481,372.33
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 3,335.55	3,335.55
Leasehold Improvements	8,976.23
Real estate owned other than bank premises	
Automobiles Owned	2,595.56
Other Assets	219,495.00
TOTAL ASSETS	5,436,038.61

LIABILITIES

Notes payable to banks	3,066,700.00
Notes payable (other)	973,727.71
Savings deposits	967,177.75
Thrift-Investment Certificates	
Mortgages on real estate owned	68,565.75
Unearned interest and discounts	640.00
Dealers' Reserves	78,551.22
Amounts set aside for interest, taxes, and other expenses	(16,271.80)
Other Liabilities	5,107,090.66
TOTAL LIABILITIES	5,107,090.66

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	73,895.93
Other reserves on loans	
Reserves on securities	73,895.93
TOTAL RESERVES ON LOANS AND SECURITIES	73,895.93

CAPITAL ACCOUNTS

Capital notes and debentures	303,052.08
Equity capital, total (1 to 4 below)	200,000.00
1. Common stock - total par value (No. shares authorized 2,000)	
(No. shares outstanding 2,000)	50,000.00
2. Surplus	53,052.08
3. Undivided profits	303,052.08
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	303,052.08
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	5,436,038.61

SUMMIT INDUSTRIAL BANK
Lakewood
Jefferson County

OFFICERS

Michael C. Casey, President; Chester A. Leiser, Vice President;
Jules Green, Secretary and Cashier.

DIRECTORS

Jules Green, Chester A. Leiser, Warren A. White

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	425,841.59
Installment loans.	857,565.16
Notes discounted and/or purchased.	
United States Government Obligations.	
Other bonds.	
Corporate stocks.	
Bank Premises \$; Furniture & Fixtures \$ 8,449.86	8,449.86
Leasehold improvements.	8,814.57
Real estate owned other than bank premises.	
Automobiles Owned.	
Other Assets.	73,854.67
TOTAL ASSETS.	1,374,525.85

LIABILITIES

Notes payable to banks.	
Notes payable (other).	
Savings deposits.	472,945.11
Thrift-Investment Certificates.	601,471.92
Mortgages on real estate owned.	
Unearned interest and discounts.	11,685.36
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	1,820.46
Other Liabilities.	1,087,922.85
TOTAL LIABILITIES.	1,087,922.85

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	5,089.21
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	5,089.21

CAPITAL ACCOUNTS

Capital notes and debentures.	281,513.79
Equity capital, total (1 to 4 below).	201,000.00
1. Common stock - total par value (No. shares authorized 2,010)	201,000.00
(No. shares outstanding 2,010)	
2. Surplus.	50,000.00
3. Undivided profits.	30,513.79
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	281,513.79
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,374,525.85

LAWAR INDUSTRIAL BANK
Lamar
Prowers County

OFFICERS

David G. Buck, Vice President and Chairman of the Board; F. Merlin Rife, President and Treasurer; Margaret H. May, Assistant Vice President and Secretary; C. L. Lehnard, Assistant Secretary.

DIRECTORS

David G. Buck, Joseph H. Garbacz, F. Merlin Rife

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	180,963.83
Installment loans.	1,381,357.73
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	100,000.00
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 5,568.61	5,568.61
Leasehold Improvements	1,790.71
Real estate owned other than bank premises	8,648.45
Automobiles Owned.	
Other Assets	32,934.33
TOTAL ASSETS.	1,711,263.66

LIABILITIES

Notes payable to banks	
Notes payable (other).	50,000.00
Savings deposits	289,468.45
Thrift-Investment Certificates	965,492.33
Mortgages on real estate owned	
Unearned interest and discounts.	160,585.13
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	27,049.69
Other Liabilities.	27,089.61
TOTAL LIABILITIES	1,519,685.21

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	23,370.07
Other reserves on loans.	1,064.00
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	24,434.07

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	167,144.38
1. Common stock - total par value (No. shares authorized 1,000)	100,000.00
(No. shares outstanding 1,000)	
2. Surplus.	50,000.00
3. Undivided profits.	17,144.38
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	167,144.38
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,711,263.66

MID-CONFIDENT INDUSTRIAL BANK
Leadville
Lake County

OFFICERS

Howard L. Hill, President/Chairman of Board; Kathryn A. Ames,
Secretary/Treasurer/Cashier.

DIRECTORS

Timothy H. Berry, Donald E. Ferrie, Howard L. Hill, Kenneth L. Leighton,
Leslie D. Parlin, Patrick M. Waisworth

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	144,464.72
Installment loans.	1,082,195.72
Notes discounted and/or purchased.	
United States Government Obligations.	
Other bonds.	
Corporate stocks.	
Bank Premises \$; Furniture & Fixtures \$ 9,951.11	9,951.11
Leasehold Improvements.	4,114.04
Real estate owned other than bank premises.	25,188.17
Automobiles Owned.	
Other Assets.	26,065.89
TOTAL ASSETS.	1,291,979.65

LIABILITIES

Notes payable to banks.	140,000.00
Notes payable (other).	211,377.99
Savings deposits.	620,915.13
Thrift-Investment Certificates.	
Mortgages on real estate owned.	110,657.45
Unearned interest and discounts.	
Dealers' Reserves.	35,019.10
Amounts set aside for interest, taxes, and other expenses.	5,129.23
Other Liabilities.	1,123,093.90
TOTAL LIABILITIES.	1,123,093.90

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	11,658.46
Other reserves on loans.	
Reserves on securities.	11,658.46
TOTAL RESERVES ON LOANS AND SECURITIES.	11,658.46

CAPITAL ACCOUNTS

Capital notes and debentures.	157,222.29
Equity capital, total (1 to 4 below).	100,000.00
1. Common stock - total par value (No. shares authorized 1,000)	
(No. shares outstanding 1,000)	40,000.00
2. Surplus.	17,222.29
3. Undivided profits.	
4. Reserve for contingencies and other capital reserves.	157,222.29
TOTAL CAPITAL ACCOUNTS.	157,222.29
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,291,979.65

LIMON INDUSTRIAL BANK
Limon
Lincoln County

OFFICERS

Lance L. Bohall, President; Herman E. Pearson, Vice President; Gary B. Bohall, Secretary; Jack J. Bohall, Treasurer.

DIRECTORS

Gary B. Bohall, Jack J. Bohall, Lance L. Bohall, Raymond Orr, Herman E. Pearson, Sharon K. Walker

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	5,955.39
Installment loans	118,184.36
Notes discounted and/or purchased	106,340.94
United States Government Obligations	39,312.50
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 13,577.70	13,577.70
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	81,503.74
Other Assets	364,874.63
TOTAL ASSETS	364,874.63

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	44,850.75
Thrift-Investment Certificates	166,411.19
Mortgages on real estate owned	
Unearned interest and discounts	
Dealers' Reserves	668.28
Amounts set aside for interest, taxes, and other expenses	1,810.52
Other Liabilities	213,740.74
TOTAL LIABILITIES	213,740.74

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	151,133.89
1. Common stock - total par value (No. shares authorized <u>10,000</u>)	100,000.00
(No. shares outstanding <u>10,000</u>)	
2. Surplus	25,000.00
3. Undivided profits	26,133.89
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	151,133.89
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	364,874.63

CITIZENS INDUSTRIAL BANK
Littleton
Arapahoe County

OFFICERS

Keith H. Miles, President; Bruno Elari, Senior Vice President; Paul L. Crawford, Vice President; T. C. McCamey, Secretary; Tim Dalrymple, Assistant Secretary.

DIRECTORS

Roger L. Freezley, Edmund P. Jensen, Keith H. Miles

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	68,455.20
Installment loans.	860,317.55
Notes discounted and/or purchased.	182,935.91
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>24,548.28</u>	24,548.28
Leasehold Improvements	8,691.56
Real estate owned other than bank premises	
Automobiles Owned.	41,137.56
Other Assets	1,186,086.06
TOTAL ASSETS.	

LIABILITIES

Notes payable to banks	423,000.00
Notes payable (other).	
Savings deposits	35,882.80
Thrift-Investment Certificates	86,066.97
Mortgages on real estate owned	
Unearned interest and discounts.	57,704.94
Dealers' Reserves.	1,008.84
Amounts set aside for interest, taxes, and other expenses.	6,056.35
Other Liabilities.	(32.24)
TOTAL LIABILITIES	609,687.66

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	11,697.42
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	11,697.42

CAPITAL ACCOUNTS

Capital notes and debentures		564,700.98
Equity capital, total (1 to 4 below)	38,500	385,000.00
1. Common stock - total par value (No. shares authorized	38,500	
(No. shares outstanding	38,500	
2. Surplus		77,000.00
3. Undivided profits		102,700.98
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		564,700.98
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		1,186,086.06

LITTLETON 1st INDUSTRIAL BANK
Littleton
Arapahoe County

OFFICERS

Richard A. Van Winkle, President; Mike Hogge, Vice President; B. Lynne Murray, Secretary; Ted Davis, Treasurer; Melba McKinzie, Assistant Secretary.

DIRECTORS

W. Harold Dobson, Mike Hogge, Clifford E. Katalin, Richard A. Van Winkle

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	354,102.25
Installment loans.	6,521,324.47
Notes discounted and/or purchased.	3,085,994.61
United States Government Obligations	144,116.47
Other bonds.	516,580.04
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>6,036.47</u>	6,036.47
Leasehold Improvements	4,269.43
Real estate owned other than bank premises	135,921.90
Automobiles Owned.	1,973.58
Other Assets	68,112.33
TOTAL ASSETS.	10,838,421.55

LIABILITIES

Notes payable to banks	3,964,000.00
Notes payable (other).	
Savings deposits	1,500,012.14
Thrift-Investment Certificates	3,951,395.06
Mortgages on real estate owned	
Unearned interest and discounts.	394,594.93
Dealers' Reserves.	7,402.86
Amounts set aside for interest, taxes, and other expenses.	313,824.41
Other Liabilities.	2,531.28
TOTAL LIABILITIES	10,133,760.68

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	99,764.12
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	99,764.12

CAPITAL ACCOUNTS

Capital notes and debentures		604,896.75
Equity capital, total (1 to 4 below)		150,000.00
1. Common stock - total par value (No. shares authorized <u>1,500</u>)	(No. shares outstanding <u>1,500</u>)	200,000.00
2. Surplus		254,896.75
3. Undivided profits		604,896.75
4. Reserve for contingencies and other capital reserves		10,838,421.55
TOTAL CAPITAL ACCOUNTS		
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		

SOUTHGLENN CONTINENTAL INDUSTRIAL BANK
Littleton
Arapahoe County

OFFICERS

Gerald E. Donahue, Chairman; Terry DeLong, President; Marvin F. Rogers, Bernard A. LaFave, Vice Presidents; James W. Howse, Senior Vice President and Treasurer; Stephen P. Killough, Vice President and Secretary; Ruth L. Palbe, Assistant Vice President and Assistant Secretary; Jackie Archuleta, Administrative Officer and Assistant Secretary.

DIRECTORS

Gerald E. Donahue, William T. McGowan, Alfred L. Teti, Larry B. Kesler,
Terry L. DeLong

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	600,605.63
Installment loans.	
Notes discounted and/or purchased.	2,268,586.53
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 5,379.90	5,379.90
Leasehold Improvements	1,998.87
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	
TOTAL ASSETS.	2,888,099.92

LIABILITIES

Notes payable to banks	
Notes payable (other).	120,748.47
Savings deposits	373,736.65
Thrift-Investment Certificates	1,438,556.28
Mortgages on real estate owned	
Unearned interest and discounts.	334,636.25
Dealers' Reserves.	273.14
Amounts set aside for interest, taxes, and other expenses.	154,384.60
Other Liabilities.	27,355.58
TOTAL LIABILITIES	2,449,690.97

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	57,368.20
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	57,368.20

CAPITAL ACCOUNTS

Capital notes and debentures	10,000.00
Equity capital, total (1 to 4 below)	371,040.10
1. Common stock - total par value (No. shares authorized <u>10,000</u>)	200,000.00
(No. shares outstanding <u>10,000</u>)	
2. Surplus	40,000.00
3. Undivided profits	131,040.10
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	381,040.10
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	2,888,099.27

LONGMONT 1st INDUSTRIAL BANK
Longmont
Boulder County

OFFICERS

Richard A. Van Winkle, President; James W. Sharp, Vice President;
B. Lynne Murray, Secretary; Ted E. Davis, Treasurer; M. McKenzie,
Assistant Secretary.

DIRECTORS

W. Harold Robson, Clifford E. Katalin, James W. Sharp, Richard A.
Van Winkle

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	62,752.74
Installment loans	2,326,722.81
Notes discounted and/or purchased	390,858.25
United States Government Obligations	
Other bonds	185,772.42
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 1,514.17	1,514.17
Leasehold Improvements	727.30
Real estate owned other than bank premises	26,350.26
Automobiles Owned	
Other Assets	37,995.48
TOTAL ASSETS	3,032,693.43

LIABILITIES

Notes payable to banks	1,095,000.00
Notes payable (other)	444,067.02
Savings deposits	1,033,073.96
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	48,248.31
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	89,106.76
Other Liabilities	(2,090.54)
TOTAL LIABILITIES	2,707,397.51

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	42,709.32
Other reserves on loans	
Reserves on securities	
TOTAL RESERVE ON LOANS AND SECURITIES	42,709.32

CAPITAL ACCOUNTS

Capital notes and debentures	282,586.60
Equity capital, total (1 to 4 below)	100,000.00
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	100,000.00
2. Surplus	82,586.60
3. Undivided profits	
4. Reserve for contingencies and other capital reserves	282,586.60
TOTAL CAPITAL ACCOUNTS	282,586.60
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	3,032,693.43

LONGMONT SAVINGS INDUSTRIAL BANK
Longmont
Boulder County

OFFICERS

B. R. Kruttsch, President; David G. Buck, Secretary; D. R. Kruttsch, Treasurer.

DIRECTORS

B. R. Kruttsch, David G. Buck, Jay L. Bailey

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	166,348.74
Installment loans.	1,400,849.38
Notes discounted and/or purchased.	
United States Government Obligations.	199,761.37
Other bonds.	
Corporate stocks.	
Bank Premises \$ _____; Furniture & Fixtures \$ 10,627.00	10,627.00
Leasehold Improvements.	411.41
Real estate owned other than bank premises.	14,470.65
Automobiles Owned.	
Other Assets.	69,303.27
TOTAL ASSETS.	1,861,771.82

LIABILITIES

Notes payable to banks.	
Notes payable (other).	
Savings deposits.	367,698.74
Thrift-Investment Certificates.	1,247,412.71
Mortgages on real estate owned.	
Unearned interest and discounts.	9,174.14
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	43,102.22
Other Liabilities.	1,007.47
TOTAL LIABILITIES.	1,668,395.28

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	23,586.00
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	23,586.00

CAPITAL ACCOUNTS

Capital notes and debentures.	
Equity capital, total (1 to 4 below).	169,790.54
1. Common stock - total par value (No. shares authorized _____)	100,000.00
(No. shares outstanding _____)	
2. Surplus.	50,000.00
3. Undivided profits.	19,790.54
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	169,790.54
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,861,771.82

COLORADO INDUSTRIAL BANK
 Loveland
 Larimer County

OFFICERS

Norman P. Dubois, President; Shirley M. Green, Cashier; Norman
 P. Dubois, Secretary

DIRECTORS

Joel H. Wiens, Norman P. Dubois, Thomas J. Wiens

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	199,473.37
Installment loans	340,533.23
Notes discounted and/or purchased	
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 22,629.41	22,629.41
Leasehold Improvements	779.40
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	27,411.24
TOTAL ASSETS	590,826.65

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	157,075.94
Thrift-Investment Certificates	251,510.04
Mortgages on real estate owned	
Unearned interest and discounts	
Dealers' Reserves	4,004.39
Amounts set aside for interest, taxes, and other expenses	2,986.21
Other Liabilities	415,576.58
TOTAL LIABILITIES	415,576.58

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	

CAPITAL ACCOUNTS

Capital notes and debentures	175,250.07
Equity capital, total (1 to 4 below)	100,000.00
1. Common stock - total par value (No. shares authorized 10,000)	
(No. shares outstanding 10,000)	
2. Surplus	20,000.00
3. Undivided profits	55,250.07
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	175,250.07
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	590,826.65

LOVELAND 1st INDUSTRIAL BANK
Loveland
Larimer County

OFFICERS

Robert L. Anderson, President; Richard A. Van Winkle, Vice President;
B. Lynne Murray, Secretary; Melba McKenzie, Assistant Secretary;
Ted B. Davis, Treasurer.

DIRECTORS

Robert L. Anderson, W. Harold Dobson, Clifford E. Katalin, Richard
A. Van Winkle.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	191,792.35
Installment loans	4,976,431.67
Notes discounted and/or purchased	111,220.39
United States Government Obligations	
Other bonds	409,164.13
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 748.55	748.55
Leasehold Improvements	4,608.93
Real estate owned other than bank premises	103,229.10
Automobiles Owned	2,163.00
Other Assets	15,505.27
TOTAL ASSETS	5,817,863.39

LIABILITIES

Notes payable to banks	2,139,000.00
Notes payable (other).	
Savings deposits	704,761.31
Thrift-Investment Certificates	2,433,107.56
Mortgages on real estate owned	
Unearned interest and discounts	10,177.91
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	171,542.43
Other Liabilities	3,913.90
TOTAL LIABILITIES	5,462,503.13

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	81,239.59
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	81,239.59

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	274,120.67
1. Common stock - total par value (No. shares authorized)	50,000.00
(No. shares outstanding)	
2. Surplus	150,000.00
3. Undivided profits	74,120.67
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	274,120.67
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	5,817,863.39

SAVINGS INDUSTRIAL BANK
Loveland
Larimer County

OFFICERS

John W. Wood, President - Treasurer; Eileen P. Crone, Vice President-Secretary; Charles C. Lehnert, Assistant Secretary; David G. Buck, Chairman.

DIRECTORS

John W. Wood, J. L. Bailly, David G. Buck.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	1,483,839.91
Installment loans.	3,202,908.47
Notes discounted and/or purchased.	
United States Government Obligations	639,013.36
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ _____	10,082.00
Leasehold Improvements	4,007.94
Real estate owned other than bank premises	4,892.00
Automobiles Owned.	
Other Assets	160,662.63
TOTAL ASSETS.	5,505,406.31

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	1,037,466.47
Thrift-Investment Certificates	3,991,763.79
Mortgages on real estate owned	
Unearned interest and discounts.	24,182.70
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	110,424.71
Other Liabilities.	6,007.05
TOTAL LIABILITIES	5,169,844.72

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	63,245.40
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	63,245.40

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	272,316.19
1. Common stock - total par value (No. shares authorized _____)	100,000.00
(No. shares outstanding _____)	
2. Surplus.	100,000.00
3. Undivided profits.	72,316.19
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	272,316.19
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	5,505,406.31

MONTE VISTA INDUSTRIAL BANK
Monte Vista
Rio Grande County

OFFICERS

Gerald R. Bradee, President; Don D. Schlup, Vice President; Robert D. Inman, Secretary; Wesley N. Stark, Treasurer.

DIRECTORS

Gerald R. Bradee, Allen Freedberg, Robert D. Inman, Don Schlup, Wesley N. Stark.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	80,800.97
Installment loans	386,557.74
Notes discounted and/or purchased	
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 13,662.22	13,662.22
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	23,660.00
Other Assets	504,680.93
TOTAL ASSETS	

LIABILITIES

Notes payable to banks	85,000.00
Notes payable (other)	89,938.98
Savings deposits	136,136.91
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	44,428.27
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	8,960.64
Other Liabilities	
TOTAL LIABILITIES	364,464.80

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	3,577.85
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	3,577.85

CAPITAL ACCOUNTS

Capital notes and debentures	136,638.28
Equity capital, total (1 to 4 below)	100,000.00
1. Common stock - total par value (No. shares authorized 1,000)	
(No. shares outstanding 1,000)	
2. Surplus	25,000.00
3. Undivided profits	11,638.28
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	136,638.28
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	504,680.93

MONTROSE INDUSTRIAL BANK
Montrose
Montrose County

OFFICERS

Theodore D. Browne, President; Patricia A. Wollbrinck, Dean C. Coddington, Larry J. Beck, Vice Presidents; Eugene K. Ogier, Cashier and Secretary.

DIRECTORS

Theodore D. Browne, Dean C. Coddington, Eugene K. Ogier.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	163,517.70
Installment loans.	171,024.60
Notes discounted and/or purchased.	8,167.00
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 5,752.13	5,752.13
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	17,346.46
Other Assets	365,807.89
TOTAL ASSETS.	365,807.89

LIABILITIES

Notes payable to banks	
Notes payable (other).	40,462.13
Savings deposits	130,849.14
Thrift-Investment Certificates	
Mortgages on real estate owned	52,454.19
Unearned interest and discounts.	2,835.68
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	226,601.14
Other Liabilities.	
TOTAL LIABILITIES	226,601.14

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	

CAPITAL ACCOUNTS

Capital notes and debentures	139,206.75
Equity capital, total (1 to 4 below)	100,000.00
1. Common stock - total par value (No. shares authorized <u>10,000</u>)	100,000.00
(No. shares outstanding <u>10,000</u>)	
2. Surplus.	20,000.00
3. Undivided profits.	19,206.75
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	139,206.75
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	365,807.89

MOUNTAIN INDUSTRIAL BANK
Montrose
Montrose County

OFFICERS

Carl U. O'Neill, President; Charles G. O'Neill, Executive Vice President; Harold B. Hartman, Vice President; Perry A. Flanigan, Secretary-Treasurer.

DIRECTORS

Perry A. Flanigan, Harold B. Hartman, Carl U. O'Neill.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	643,207.79
Installment loans.	1,663,453.69
Notes discounted and/or purchased.	528,516.24
United States Government Obligations.	
Other bonds.	337,156.65
Corporate stocks.	
Bank Premises \$ _____; Furniture & Fixtures \$ 15,610.10	15,610.10
Leasehold Improvements.	
Real estate owned other than bank premises.	42,779.18
Automobiles Owned.	
Other Assets.	15,277.15
TOTAL ASSETS.	3,501,000.00

LIABILITIES

Notes payable to banks.	
Notes payable (other).	
Savings deposits.	651,210.79
Thrift-Investment Certificates.	2,225,413.62
Mortgages on real estate owned.	
Unearned interest and discounts.	118,011.68
Dealers' Reserves.	56,817.85
Amounts set aside for interest, taxes, and other expenses.	30,730.42
Other Liabilities.	
TOTAL LIABILITIES.	3,105,184.36

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	35,985.43
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	35,985.43

CAPITAL ACCOUNTS

Capital notes and debentures.	
Equity capital, total (1 to 4 below).	359,830.96
1. Common stock - total par value (No. shares authorized _____)	100,000.00
(No. shares outstanding _____)	
2. Surplus.	225,187.00
3. Undivided profits.	34,643.96
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	359,830.96
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	3,501,000.80

NORTHGLENN INDUSTRIAL BANK
Northglenn
Adams County

OFFICERS

Herschel E. Warman, President; Donald L. Beachler, Vice President; Harold Moutze, Jr., Secretary; Kenneth H. Nordling, Treasurer; Donald D. Pomeleo, Vice President.

DIRECTORS

Donald L. Beachler, William R. Frogge, Harold Kountze, Jr., Herschel E. Warman.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	878,681.40
Installment loans.	2,182,587.59
Notes discounted and/or purchased.	979,778.88
United States Government Obligations	526,611.81
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>6,605.67</u>	6,605.67
Leasehold Improvements	11,595.57
Real estate owned other than bank premises	
Automobiles Owned.	3,696.92
Other Assets	188,853.70
TOTAL ASSETS.	4,778,411.54

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	890,734.03
Thrift-Investment Certificates	3,389,335.49
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	22,880.30
Amounts set aside for interest, taxes, and other expenses.	211,407.54
Other Liabilities.	5,493.72
TOTAL LIABILITIES	4,519,851.08

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	35,108.83
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	35,108.83

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		223,451.63
1. Common stock - total par value (No. shares authorized <u>1,000</u>)	(No. shares outstanding <u>1,000</u>)	100,000.00
2. Surplus		70,000.00
3. Undivided profits		53,451.63
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		223,451.63
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		4,778,411.54

FIRST PAGOSA INDUSTRIAL BANK
Pagosa Springs
Archuleta County

OFFICERS

Richard W. Turner, President; Frederick W. Sorenson, Jr., Executive Vice President and Cashier; Richard W. Turner, Jr., Clarence Beebe, Vice Presidents.

DIRECTORS

Frederick W. Sorenson, Jr., Claudine B. Turner, Richard W. Turner, Richard W. Turner, Jr.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	358,445.66
Installment loans	663,442.32
Notes discounted and/or purchased	
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 5,735.81	5,735.81
Leasehold Improvements	775.00
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	
TOTAL ASSETS	1,028,398.79

LIABILITIES

Notes payable to banks	
Notes payable (other)	463,568.99
Savings deposits	393,229.31
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	
Dealers' Reserves	8,588.00
Amounts set aside for interest, taxes, and other expenses	3,274.70
Other Liabilities	868,661.00
TOTAL LIABILITIES	868,661.00

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	7,294.76
Other reserves on loans	287.50
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	7,582.26

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	152,155.53
1. Common stock - total par value (No. shares authorized 10,000)	100,000.00
(No. shares outstanding 10,000)	
2. Surplus	25,000.00
3. Undivided profits	27,155.53
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	152,155.53
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,028,398.79

AVCO PUEBLO INDUSTRIAL BANK
Pueblo
Pueblo County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, William J. Mylrmok, Executive Vice Presidents; Philip J. Cullen, Vice President and Secretary; Gary L. Fite, Vice President, Treasurer and Assistant Secretary; Richard L. Bertoni, Controller; Charles J. Martinez, Vice President and Cashier.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Gary L. Fite,
Herbert F. Smith, Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	26,030.95
Installment loans	2,041,364.21
Notes discounted and/or purchased	
United States Government Obligations	30,011.94
Other bonds	61,517.90
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>2,581.91</u>	2,581.91
Leasehold Improvements	173.50
Real estate owned other than bank premises (Foreclosure)	24,172.68
Automobiles Owned	
Other Assets	2,767.26
TOTAL ASSETS.	2,188,620.35

LIABILITIES

Notes payable to banks	663,063.68
Savings payable (other).	108,319.63
Savings deposits	355,949.65
Thrift-Investment Certificates	15,033.74
Mortgages on Real Estate Owned (foreclosures)	143,446.46
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	16,948.86
Other Liabilities.	329,493.63
TOTAL LIABILITIES	1,632,275.65

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	66,543.18
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	66,543.18

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		489,801.52
1. Common stock - total par value (No. shares authorized <u>24</u>)		200,000.00
(No. shares outstanding <u>23</u>)		
2. Surplus		71,902.39
3. Undivided profits		217,899.13
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS.		489,801.52
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.		2,188,620.35

BENEFICIAL INDUSTRIAL BANK OF PUEBLO
Pueblo
Pueblo County

OFFICERS

Forrest B. Kinney, President; Fernande Bennett, Vice President and Treasurer; Elizabeth A. Dawson, Vice President and Secretary; Thomas M. Simmons, Assistant Vice President; Margaret M. Anderson, Assistant Treasurer and Vice President; Deborah E. Tuxward, Vice President and Assistant Secretary.

DIRECTORS

Forrest B. Kinney, Elizabeth A. Dawson, Thomas M. Simmons, Fernande Bennett.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	905.34
Installment loans	2,518,261.33
Notes discounted and/or purchased	90,408.72
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 8,177.67	10,225.46
Leasehold Improvements	17,641.44
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	6,318.48
TOTAL ASSETS	2,643,760.77

LIABILITIES

Notes payable to banks	
Notes payable (other). Beneficial Corporation - Parent Company	1,723,957.32
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	163,737.73
Dealers' Reserves	8,956.41
Amounts set aside for interest, taxes, and other expenses	
Other Liabilities	9,904.71
TOTAL LIABILITIES	1,906,556.17

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	77,856.12
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	77,856.12

CAPITAL ACCOUNTS

Capital notes and debentures	659,348.48
Equity capital, total (1 to 4 below)	100,000.00
1. Common stock - total par value (No. shares authorized 1,000)	
(No. shares outstanding 1,000)	
2. Surplus	400,000.00
3. Undivided profits	159,348.48
4. Reserve for contingencies and other capital reserves	659,348.48
TOTAL CAPITAL ACCOUNTS	2,643,760.77
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	

PUEBLO COMMERCIAL CREDIT INDUSTRIAL BANK
Pueblo
Pueblo County

OFFICERS

Robert W. Campbell, President; Stanley J. Brehmer, Vice President/
Treasurer; Edwin B. Brown, Vice President/Secretary; Robert A.
Hollingsworth, Willis G. Mills, Thomas J. Muldowney, Ed G. Quessen-
berry, Jr., Vice Presidents.

DIRECTORS

Robert B. Johnson, Joseph R. Patterson, E. Frank Salmons.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	38,567.94
Installment loans.	2,761,797.47
Notes discounted and/or purchased.	
United States Government Obligations	55,779.40
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$	
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	335,769.29
TOTAL ASSETS.	3,191,914.10

LIABILITIES

Notes payable to banks	2,264,052.51
Notes payable (other).	58,618.09
Savings deposits	281,374.57
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	10,228.32
Other Liabilities.	2,487.81
TOTAL LIABILITIES	2,616,761.30

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	75,799.61
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	75,799.61

CAPITAL ACCOUNTS

Capital notes and debentures	499,353.19
Equity capital, total (1 to 4 below)	100,000.00
1. Common stock - total par value (No. shares authorized <u>5,000</u>)	
(No. shares outstanding <u>5,000</u>)	
2. Surplus.	150,000.00
3. Undivided profits.	249,353.19
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	499,353.19
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	3,191,914.10

FIRST SAVINGS INDUSTRIAL BANK
Pueblo
Pueblo County

OFFICERS

Alfred L. Draper, Chairman of the Board; R. David Swales, President;
Clara A. Prigmore, Vice President.

DIRECTORS

Alfred L. Draper, Clara A. Prigmore, R. David Swales

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	432,472.75
Installment loans	2,921,558.73
Notes discounted and/or purchased	
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 23,680.77	23,680.77
Leasehold Improvements	97,394.11
Real estate owned other than bank premises	85,125.13
Automobiles Owned	12,000.00
Other Assets	63,641.97
TOTAL ASSETS	3,635,882.26

LIABILITIES

Notes payable to banks	285,000.00
Notes payable (other)	
Savings deposits	619,368.00
Thrift-Investment Certificates	1,880,238.18
Mortgages on real estate owned	
Unearned interest and discounts	113,261.90
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	64,100.47
Other Liabilities	37,168.39
TOTAL LIABILITIES	2,900,236.03

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	35,058.71
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	35,058.71

CAPITAL ACCOUNTS

Capital notes and debentures	601,587.52
Equity capital, total (1 to 4 below)	290,000.00
1. Common stock - total par value (No. shares authorized <u>254</u>)	
(No. shares outstanding <u>254</u>)	
2. Surplus	350,000.00
3. Undivided profits	1,587.52
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	601,587.52
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	3,635,882.26

KEYSTONE FUEBLO INDUSTRIAL BANK
Pueblo
Pueblo County

OFFICERS

Ronald W. Baker, President; George W. Staples, Vice President; David G. Buck, Secretary; Charles C. Lehnert, Assistant Secretary.

DIRECTORS

Ronald W. Baker, David G. Buck, George W. Staples

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	103,807.66
Installment loans	476,808.20
Notes discounted and/or purchased	
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 19,894.39	19,894.39
Leasehold Improvements	11,275.41
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	34,746.58
TOTAL ASSETS	646,532.24

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	49,150.66
Thrift-Investment Certificates	272,998.31
Mortgages on real estate owned	
Unearned interest and discounts	26,849.94
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	15,922.59
Other Liabilities	2,383.77
TOTAL LIABILITIES	367,205.27

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	3,765.28
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	3,765.28

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	270,561.69
1. Common stock - total par value (No. shares authorized <u>1,000</u>)	200,000.00
(No. shares outstanding <u>1,000</u>)	
2. Surplus	50,000.00
3. Undivided profits	20,561.69
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	270,561.69
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	646,532.24

WILSON TRUSTEES BANK
Rifle
Garfield County

OFFICERS

Donald L. Vanderhoof, President; Joseph R. Carpenter, Vice President;
 Phyllis Henry, Secretary.

DIRECTORS

Joseph R. Carpenter, W. Gene Curtis, Phyllis Henry, Richard Morgan,
 Donald L. Vanderhoof.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	63,575.73
Installment loans	531,895.60
Notes discounted and/or purchased	
United States Government Obligations	
Other bonds	
Corporate stocks	12,750.00
Bank Premises \$; Furniture & Fixtures \$ 7,040.11	7,040.11
Leasehold Improvements	18,823.60
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	25,095.07
TOTAL ASSETS	660,082.11

LIABILITIES

Notes payable to banks	50,000.00
Notes payable (other)	
Savings deposits	225,860.45
Thrift-Investment Certificates	223,075.51
Mortgages on real estate owned	
Unearned interest and discounts	
Dealers' Reserves	9,314.48
Amounts set aside for interest, taxes, and other expenses	1,880.38
Other Liabilities	
TOTAL LIABILITIES	511,130.82

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	4,690.58
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	4,690.58

CAPITAL ACCOUNTS

Capital notes and debentures	144,251.71
Equity capital, total (1 to 4 below)	100,000.00
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	
2. Surplus	20,000.00
3. Undivided profits	24,251.71
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	144,251.71
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	660,082.11

FIRST INDUSTRIAL BANK
Rocky Ford
Otero County

OFFICERS

Charles J. Miller, President; Barbara A. Miller, Cashier; John R. Morrison, Vice President.

DIRECTORS

Glen Grimsley, Charles J. Miller, John R. Morrison

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	379,447.74
Installment loans.	4,255,725.60
Notes discounted and/or purchased.	62,625.65
United States Government Obligations	
Other bonds.	341,896.23
Corporate stocks	
Bank Premises \$ <u>64,423.00</u> , Furniture & Fixtures \$ <u>31,636.20</u>	103,106.20
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	17,550.00
Other Assets	13,262.63
TOTAL ASSETS.	5,194,114.02

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	1,005,062.97
Thrift-Investment Certificates	3,399,611.01
Mortgages on real estate owned	
Unearned interest and discounts.	257,939.82
Dealers' Reserves.	2,254.55
Amounts set aside for interest, taxes, and other expenses.	
Other Liabilities.	3,638.32
TOTAL LIABILITIES	4,668,506.67

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	
Other reserves on loans	21,414.57
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	21,414.57

CAPITAL ACCOUNTS

Capital notes and debentures		100,000.00
Equity capital, total (1 to 4 below)		364,192.81
1. Common stock - total par value (No. shares authorized <u>15</u>)		150,000.00
(No. shares outstanding <u>15</u>)		
2. Surplus		70,000.00
3. Undivided profits		144,192.81
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		<u>364,192.81</u>
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		\$ <u>5,234,114.00</u>

SALIDA INDUSTRIAL BANK
Salida
Chaffee County

OFFICERS

Louis Incerto, Jr., President; D. E. Buck, Chairman; Danny Rockwell, Vice President; Vicki Voyles, Secretary.

DIRECTORS

D. E. Buck, Louis Incerto, Jr., Danny Rockwell.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	214,183.19
Installment loans	1,879,215.82
Notes discounted and/or purchased	
United States Government Obligations	
Other bonds	
Corporate stocks	12,401.72
Bank Premises \$; Furniture & Fixtures \$	1,851.33
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	31,827.94
Other Assets	2,139,480.00
TOTAL ASSETS	

LIABILITIES

Notes payable to banks	775,000.00
Notes payable (other)	572,770.06
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	463,122.33
Unearned interest and discounts	
Dealers' Reserves	57,940.60
Amounts set aside for interest, taxes, and other expenses	40,439.10
Other Liabilities	1,009,281.09
TOTAL LIABILITIES	

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	20,598.90
Other reserves on loans	
Reserves on securities	20,598.90
TOTAL RESERVES ON LOANS AND SECURITIES	

CAPITAL ACCOUNTS

Capital notes and debentures	209,600.01
Equity capital, total (1 to 4 below)	100,000.00
1. Common stock - total par value (No. shares authorized 1,000)	
(No. shares outstanding 1,000)	50,000.00
2. Surplus	59,600.01
3. Undivided profits	
4. Reserve for contingencies and other capital reserves	209,600.01
TOTAL CAPITAL ACCOUNTS	2,139,480.00
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	

YAMPA VALLEY INDUSTRIAL BANK
Steamboat Springs
Routt County

OFFICERS

James J. O'Dell, President; Louise Mikolajczyk, Executive Vice President; James Makowski, Secretary Cashier.

James Makowski, Louise Mikolajczyk, James J. O'Dell, Jeanne L. O'Dell.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	113,179.27
Installment loans.	253,644.80
Notes discounted and/or purchased.	198,628.88
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 5,685.24	5,685.24
Leasehold Improvements	15,857.91
Real estate owned other than bank premises	
Automobiles Owned.	6,902.88
Other Assets	14,260.47
TOTAL ASSETS.	608,159.45

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	
Thrift-Investment Certificates	435,334.02
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	1,494.09
Amounts set aside for interest, taxes, and other expenses.	2,821.28
Other Liabilities.	15,268.86
TOTAL LIABILITIES	454,918.25

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	12, 13, 14, 15
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	12, 13, 14, 15

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		148,396.36
1. Common stock - total par value (No. shares authorized <u>1,000</u>)		100,000.00
	(No. shares outstanding <u>1,000</u>)	
2. Surplus		20,000.00
3. Undivided profits		28,396.36
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		148,396.36
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		608,159.42

A. W. Miller, President; James H. Kilgiff, Vice President; Linda Macford, Assistant Vice President; Kenneth Lawrence, Secretary-Treasurer.

Advised: Elliott, James H. Elliott, W. H. Minney, Kenneth Lawrence,
Bar and E. Becker.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	215,872.99
Installment loans.	5,254,164.51
Notes discounted and/or purchased.	
United States Government Obligations	989,851.13
Other bonds.	
Corporate stocks	5,240.00
Bank Premises \$ <u>95,422.12</u> , Furniture & Fixtures \$ <u>102,737.96</u>	199,160.39
Leasehold Improvements	
Real estate owned other than bank premises	26,649.09
Automobiles Owned.	2,150.40
Other Assets	478,209.37
TOTAL ASSETS.	7,171,297.89

LIABILITIES

Notes payable to banks	
Notes payable (other)	859,974.35
Savings deposits	5,381,447.14
Thrift-Investment Certificates	
Mortgages on real estate owned	223,837.43
Unearned interest and discounts	28,527.18
Dealers' Reserves	99,465.21
Amounts set aside for interest, taxes, and other expenses	54,272.97
Other Liabilities	6,647,524.28
TOTAL LIABILITIES	

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	41,733.42
Other reserves on loans.	
Reserves on securities	41,733.42
TOTAL RESERVES ON LOANS AND SECURITIES.	

CAPITAL ACCOUNTS

Capital notes and debentures		482,040.18
Equity capital, total (1 to 4 below)		250,000.00
1. Common stock - total par value (No. shares authorized <u>10,250</u>)		
(No. shares outstanding <u>10,250</u>)		
2. Surplus		120,000.00
3. Undivided profits		120,040.18
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		482,040.18
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		7,171,297.88

STRASBURG INDUSTRIAL BANK
Strasburg
Arapahoe County

OFFICERS

Jay L. Rife, Chairman of the Board; Barbara A. Capansky, President;
Robert B. Buchanan, Secretary.

DIRECTORS

Robert B. Buchanan, Barbara A. Capansky, Jay L. Rife, Gerald E.
Zion.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	31,494.77
Installment loans	285,691.85
Notes discounted and/or purchased	
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 6,070.13	6,070.13
Leasehold Improvements	4,087.46
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	17,439.44
TOTAL ASSETS	344,783.65

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	38,164.91
Thrift-Investment Certificates	160,195.40
Mortgages on real estate owned	
Unearned interest and discounts	140.65
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	5,740.86
Other Liabilities	2,203.36
TOTAL LIABILITIES	206,445.18

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	2,775.73
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	2,775.73

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	135,562.74
1. Common stock - total par value (No. shares authorized 5,000)	100,000.00
(No. shares outstanding 5,000)	
2. Surplus	25,000.00
3. Undivided profits	10,562.74
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	135,562.74
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	344,783.65

CREDITRIFT INDUSTRIAL BANK
Thornton
Adams County

OFFICERS

Wendell L. Dixon, President; Louis Durfee, Eldo Taylor, George R. Woodruff, Rossiter A. Armstrong, Fred Konruss, James A. Richards, John Bolger, Troy Lockwin, R. Bruce Dunlap, Ray E. Francis, David C. Seeley, Joseph P. Timmons, Vice Presidents; Carl E. Besecker, Secretary; Lysle I. Abbott, Assistant Secretary; James E. Robinson, Treasurer; Webster R. Vause, Cashier and Vice President.

DIRECTORS

Carl E. Besecker, Wendell L. Dixon, Louis Durfee, Eldo Taylor, Webster R. Vause.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	500.00
Installment loans	4,213,094.50
Notes discounted and/or purchased	48,663.94
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 4,918.85	4,918.85
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	51.99
TOTAL ASSETS	4,267,228.88

LIABILITIES

Notes payable to banks	
Notes payable (other)	1,287,155.84
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	1,579,073.14
Dealers' Reserves	77.00
Amounts set aside for interest, taxes, and other expenses	5,040.48
Other Liabilities	8,865.68
TOTAL LIABILITIES	2,880,212.14

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	106,543.95
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	106,543.95

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (see below)	1,280,472.79
1. Common stock - total par value (No. shares authorized 2,000)	200,000.00
(No. shares outstanding 2,000)	
2. Surplus	800,000.00
3. Undivided profits	280,472.79
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	1,280,472.79
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	4,267,228.88

THORNTON BENEFICIAL INDUSTRIAL BANK
Thornton
Adams County

OFFICERS

Forrest B. Minney, President; Weldon L. Snider, Vice President; Fernande Bennett, Vice President and Treasurer; Elizabeth A. Dawson, Vice President and Secretary; Roger Stein, Vice President and Manager; Thomas M. Simmons, Assistant Vice President; Margaret M. Anderson, Assistant Vice President and Assistant Treasurer; Deborah E. Tuxward, Assistant Vice President and Assistant Secretary.

MEMBERS

Forrest B. Minney, Thomas M. Simmons, Elizabeth A. Dawson, Fernande Bennett.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	21,064.38
Installment loans	1,365,938.88
Notes discounted and/or purchased	260,914.72
United States Government Obligations	47,602.69
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 13,536.56	13,536.56
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	76,474.14
TOTAL ASSETS	1,785,531.37

LIABILITIES

Notes payable to banks	
Notes payable (other)	584,154.79
Savings deposits	117,153.04
Thrift-Investment Certificates	116,323.65
Mortgages on real estate owned	
Unearned interest and discounts	299,989.86
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	21,290.12
Other Liabilities	31,056.01
TOTAL LIABILITIES	1,160,967.47

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	65,461.37
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	65,461.37

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	559,102.53
1. Common stock - total par value (No. shares authorized 10,000)	100,000.00
(No. shares outstanding 10,000)	
2. Surplus	400,000.00
3. Undivided profits	59,102.53
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	559,102.53
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,785,531.37

TRINIDAD BENEFICIAL INDUSTRIAL BANK
Trinidad
Las Animas County

Forrest S. Winney, President; Weldon T. Snider, Vice President; Fernando Bennett, Vice President and Treasurer; Elizabeth A. Lawson, Vice President and Secretary; Gary Solano, Vice President and Manager; Thomas M. Simmons, Assistant Vice President; Margaret M. Anderson, Assistant Vice President and Assistant Treasurer; Deborah E. Tunward, Assistant Vice President and Assistant Secretary.

Forrest M. Kinney, Thomas M. Simmons, Elizabeth A. Dawson, Fernande Bennett.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	37,274.07
Installment loans	1,367,784.54
Notes discounted and/or purchased	869.35
United States Government Obligations	817,711.90
Other bonds	
Corporate stocks	
Bank Premises \$ <u>68,601.35</u> ; Furniture & Fixtures \$ <u>16,233.60</u>	85,136.95
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	42,683.04
Other Assets	
TOTAL ASSETS	2,351,460.75

LIABILITIES

Notes payable to banks	151,541.98
Notes payable (other)	610,098.89
Savings deposits	428,079.17
Thrift-Investment Certificates	
Mortgages on real estate owned	268,283.64
Unearned interest and discounts	12,352.24
Dealers' Reserves	93,084.55
Amounts set aside for interest, taxes, and other expenses	16,348.09
Other Liabilities	1,579,788.56
TOTAL LIABILITIES	

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	53,312.88
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	53,312.88

CAPITAL ACCOUNTS

Capital notes and debentures	718,359.31
Equity capital, total (1 to 4 below)	150,000.00
1. Common stock - total par value (No. shares authorized <u>150,000</u>)	
(No. shares outstanding <u>150,000</u>)	
2. Surplus	350,000.00
3. Undivided profits	218,359.31
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	718,359.31
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	2,351,460.75

FIRST WALSENBURG INDUSTRIAL BANK
Walsenburg
Huerfano County

Ann M. Martin, President; Jacqueline Holland, Vice President and
Treasurer.

Ed. S. Crook, S. A. Teytan, Amy M. Surtz, Fred A. Verghini

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	164,041.83
Installment loans.	151,207.29
Notes discounted and/or purchased.	779,272.45
United States Government Obligations	48,001.50
Other bonds.	
Corporate stocks	
Bank Premises \$ <u>23,307.04</u> ; Furniture & Fixtures \$ <u>8,474.48</u>	31,831.52
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	70,267.66
TOTAL ASSETS.	1,244,622.25

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	113,859.06
Thrift-Investment Certificates	861,831.19
Mortgages on real estate owned	
Unearned interest and discounts	
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	39,944.08
Other liabilities	
TOTAL LIABILITIES	1,015,635.23

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	5,582.88
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	5,582.88

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		223,404.14
1. Common stock - total par value (No. shares authorized _____)		100,000.00
(No. shares outstanding _____)		
2. Surplus		30,000.00
3. Undivided profits		93,404.14
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		223,404.14
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		1,244,622.25

ADAMS INDUSTRIAL BANK
Westminster
Adams County

OFFICERS

Robert E. Maloney, President; Beverly A. Mocha, Vice President; Anna M. Gonzales, Cashier/Secretary; Margaret A. Heisler, Jean A. Powers, Assistant Cashier; Margo A. Redhauser, Assistant Secretary, Jodie S. Hanson, Assistant Cashier.

DIRECTORS

Robert E. Maloney, Beverly A. Mocha, Terry A. Costa

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	279,468.83
Installment loans	1,294,364.05
Notes discounted and/or purchased	54,460.40
United States Government Obligations	55,382.42
Other bonds	82,080.00
Corporate stocks	27,627.40
Bank Premises \$ Furniture & Fixtures \$	23,339.25
Leasehold Improvements	158,454.75
Real estate owned other than bank premises	152,719.14
Automobiles Owned	2,087,896.34
Other Assets	
TOTAL ASSETS	

LIABILITIES

Notes payable to banks	
Notes payable (other)	462,267.82
Savings deposits	1,212,952.98
Thrift-Investment Certificates	
Mortgages on real estate owned	17,435.86
Unearned interest and discounts	
Dealers' Reserves	25,671.06
Amounts set aside for interest, taxes, and other expenses	301.10
Other Liabilities	1,713,632.82
TOTAL LIABILITIES	

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	86,257.67
Other reserves on loans	
Reserves on securities	86,257.67
TOTAL RESERVES ON LOANS AND SECURITIES	

CAPITAL ACCOUNTS

Capital notes and debentures	286,005.85
Equity capital, total (1 to 4 below)	50,000.00
1. Common stock - total par value (No. shares authorized 500)	
(No. shares outstanding 500)	210,000.00
2. Surplus	26,005.85
3. Undivided profits	
4. Reserve for contingencies and other capital reserves	286,005.85
TOTAL CAPITAL ACCOUNTS	
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	2,087,896.34

MEMPHIS COMMERCIAL INDUSTRIAL BANK

Westminster
Adams CountyOFFICERS

David M. Graham, Chairman; Harry Nelson, President; Marvin F. Rogers, Treasurer; W. H. Richter, Vice Presidents; James W. Howse, Senior Vice President and Treasurer; Stephen T. Millough, Vice President and Secretary; Keith T. Dalbo, Assistant Vice President and Assistant Secretary; Jackie Archuleta, Administrative Officer and Assistant Secretary

DIRECTORS

David M. Graham, William T. McGowan, Alfred L. Teti, Larry E. Kesler, Harry Nelson

December 31, 1960

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	1,328,730.10
Installment loans	4,848,960.31
Notes discounted and/or purchased	
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises & Furniture & Fixtures \$ 3,429.43	3,429.43
Leasehold Improvements	9,906.84
Real estate owned other than bank premises	
Automobiles owned	
Other Assets	17,230.76
TOTAL ASSETS	6,208,316.53

LIABILITIES

Notes payable to banks	
Notes payable (other)	276,868.13
Savings deposits	641,393.76
Thrift-Investment Certificates	2,996,762.94
Mortgages on real estate owned	
Unearned interest and discounts	691,802.79
Dealers' Reserves	6,133.55
Amounts set aside for interest, taxes, and other expenses	522,611.21
Other Liabilities	86,688.11
TOTAL LIABILITIES	5,142,257.49

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	119,968.84
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	119,968.84

CAPITAL ACCOUNTS

Capital notes and debentures	140,000.00
Equity capital, total (1 to 4 below)	806,090.20
1. Common stock - total par value (No. shares authorized 1,000)	100,000.00
(No. shares outstanding 1,000)	
2. Surplus	310,000.00
3. Undivided profits	396,090.20
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	946,090.20
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	6,208,316.53

CREDITRIPT OF AMERICA INDUSTRIAL BANK
Wheat Ridge
Jefferson County

OFFICERS

Wendell L. Dixon, President; Louis Duffee, Vice President; Eldo Taylor, George R. Woodruff, Hossiter A. Armstrong, Fred Kohruss, James A. Richards, John Bolger, Troy Goodwin, R. Bruce Dunlap, Gay E. Francis, David C. Seale, Joseph F. Timpane, Vice Presidents; Carl E. Besecker, Secretary; Ignace J. Abbott, Assistant Secretary; James G. Robinson, Treasurer; Webster E. Vease, Cashier and Vice President.

DIRECTORS

Carl E. Besecker, Wendell L. Dixon, Louis Duffee, Eldo Taylor, Webster E. Vease.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	1,100.00
Installment loans	3,645,577.23
Notes discounted and/or purchased	39,809.88
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 4,656.20	4,656.99
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	191.28
TOTAL ASSETS	3,891,335.38

LIABILITIES

Notes payable to banks	
Notes payable (other)	1,137,612.17
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	1,398,346.79
Dealers' Reserves	2,020.44
Amounts set aside for interest, taxes, and other expenses	4,519.29
Other Liabilities	2,146.21
TOTAL LIABILITIES	2,554,645.16

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	97,134.68
Other reserves on loans	
Reserves on securities	
TOTAL RESERVE ON LOANS AND SECURITIES	97,134.68

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	1,199,555.54
1. Common stock - total par value (No. shares authorized 2,000)	200,000.00
(No. shares outstanding 2,000)	
2. Surplus	800,000.00
3. Undivided profits	199,555.54
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	1,199,555.54
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	3,891,335.38

September 21, 1982

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	600,331.71
Installment loans.	171,296.29
Notes discounted and/or purchased.	
United States Government obligations	
Other bonds.	
Corporate stocks	
Bank premises	
Furniture & fixtures	33,577.27
Leasehold improvements	36,285.53
Real estate owned other than bank premises	130,410.09
Automobiles owned.	
Other assets	204,042.08
TOTAL ASSETS.	\$1,225,292.97

LIABILITIES

Notes payable to banks	10,993.72
Notes payable (other)	330.46
Savings deposits	735,344.14
Thrift-Investment Certificates	2,090,923.51
Mortgages on real estate owned	
Unearned interest and discounts	17,376.35
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	61,546.16
Other liabilities	2,041.74
TOTAL LIABILITIES	3,990,861.35

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	0,512.00
Other reserves on loans	
Reserves on securities	
TOTAL RESERVE ON LOANS AND SECURITIES	0,512.00

CAPITAL ACCOUNTS

Capital notes and debentures		217,811.48
Equity capital, total (1 to 4 below)		110,400.00
1. Common stock - total par value (No. shares authorized <u>1,100</u>)		
(No. shares outstanding <u>1,100</u>)		
2. Surplus		138,800.32
3. Undivided profits		(11,368.32)
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		217,811.48
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		4,228,205.00

GRAY INDUSTRIAL BANK
Gray
Frank County

OFFICERS

Robert W. Wenz, President; Robert A. Buchanan, Secretary.

DIRECTORS

Robert A. Buchanan, Robert W. Wenz, Gary L. Hife, Gerald E. Zinn

December 31, 1967

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	33,727.11
Installment loans.	1,129,082.15
Notes discounted and/or purchased.	490,280.38
United States Government Obligations.	
Other bonds.	210,737.08
Corporate stocks.	
Bank Premises & Furniture & Fixtures \$ 6,202.45	6,202.45
Leasehold Improvements.	
Real estate owned other than bank premises.	
Automobiles Owned.	
Other Assets.	42,317.46
TOTAL ASSETS.	1,932,216.63

LIABILITIES

Notes payable to banks.	
Notes payable (other).	
Savings deposits.	333,700.35
Thrift-Investment Certificates.	1,376,066.24
Mortgages on real estate owned.	
Unearned interest and discounts.	21,540.26
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	28,008.27
Other Liabilities.	7,460.58
TOTAL LIABILITIES.	1,766,674.80

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	13,312.63
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	13,312.63

CAPITAL ACCOUNTS

Capital notes and debentures.	
Equity capital, total (1 to 4 below).	152,020.20
1. Common stock - total par value (No. shares authorized 10,000)	100,000.00
(No. shares outstanding 10,000)	
2. Surplus.	30,000.00
3. Undivided profits.	22,020.20
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	152,020.20
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,932,216.63

NEW INDUSTRIAL BANK
 CHINA
 (INCORPORATED)

OFFICERS

Robert J. Wynn, President and Cashier; Robert E. Wilson, Vice-President; Robert A. Buchanan, Secretary.

DIRECTORS

Robert J. Wynn, Robert A. Buchanan, Robert E. Wilson, David L. Rice.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	188,602.62
Installment loans	1,144,417.61
Notes discounted and/or purchased	9,190.28
United States Government Obligations	
Other Bonds	76,673.80
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 3,275.00	3,275.00
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	44,310.82
Other Assets	
TOTAL ASSETS	1,408,670.73

LIABILITIES

Notes payable to banks	
Notes payable (other)	187,829.25
Savings deposits	1,049,927.71
Thrift-Investment Certificates	
Mortgages on real estate owned	8,304.39
Unearned interest and discounts	
Dealers' Reserves	22,127.06
Amounts set aside for interest, taxes, and other expenses	3,466.17
Other Liabilities	
TOTAL LIABILITIES	1,267,925.48

RESERVE ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	6,877.07
Other reserves on loans	
Reserves on securities	
TOTAL RESERVE ON LOANS AND SECURITIES	6,877.07

CAPITAL ACCOUNTS

Capital notes and debentures	134,738.18
Equity capital, total (1 to 4 below)	100,000.00
1. Common stock - total par value (No. shares authorized 5,000)	
(No. shares outstanding 5,000)	
2. Surplus	20,000.00
3. Undivided profits	14,738.18
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	134,738.18
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,408,670.73

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**SEVENTY-SECOND
ANNUAL REPORT
OF
STATE BANK COMMISSIONER
OF THE
STATE OF COLORADO**



To His Excellency
RICHARD D. LAMM
The Governor of the State
of
Colorado

For the Period from January 1, 1981
To December 31, 1981

BEST AVAILABLE COPY

LETTER OF TRANSMITTAL

December 31, 1981

TO His Excellency
Richard D. Lamm
Governor of Colorado

Sir:

The information contained in this report has been compiled from the annual reports of condition submitted by all state chartered commercial and industrial banks in compliance with the provisions of Section 11-2-109, C.R.S. 1973, as amended.

Publication and distribution of this report is made in accordance with the provisions of Section 11-22-110 and Section 24-30-208 C.R.S. 1973, known as the Colorado Banking Code of 1957, the state banking law.

The purpose of this report is to provide factual and statistical information that may be used by financial institutions and others engaged in economic studies, and by those who might otherwise be influenced by its contents.

Respectfully submitted

RICHARD B. DOBY,
State Bank Commissioner

STATE OF COLORADO

DIVISION OF BANKING

RICHARD B. DOBY
State Bank Commissioner

J D CHATMAN
Supervising Bank Examiner

SENIOR SYSTEMS ANALYST
Leonard A. Reish

BANK EXAMINER C
Gerald Curtis
R. Chuck Krieger
Daniel A. Gloekler
Richard D. Woodward

BANK EXAMINER B
Nancy C. Antill
Kenneth L. Bruning
Kenneth R. Ehrich
Virginia Greenwalt-Belmain
Victor A. Hangar
Robert J. Hinton
Rosemary F. Isbell
Kenneth E. Malskeit
E. Earl Penwell
Ronald R. Roberts
Thomas E. Rockwell
John C. Rose
Raymond Schorn
James Stewart
Richard W. Thomason
David Webb

BANK EXAMINER A
Morris J. Augusta
Margaret A. Chalmers
Michael M. Chevarria
Milad G. Fam
Robert O. Farmer
Garth W. McMillen
Michael R. Mitchell
Andrew F. Shaw
Robert L. Smith

CREDIT UNION EXAMINER
John H. Langenberg
C. John Uebelhoer
Lee B. Woodbury
Richard R. Woodruff

COLLATERAL ANALYST

Julia Swearingen

Charmaine Baskall Secretary	Farrell Carroll Secretary
Connie Resley Secretary	Linda Armstrong Typist
Daisy Gardner Clerk	

COLORADO STATE BANKING BOARD

RICHARD B. DOBY
Chairman

CHARLES M. DOSH
Term Expires July 1, 1983

ROBERT T. HAVER
Term Expires July 1, 1983

ROBERT L. QUIMBY
Term Expires July 1, 1985

ROBERT E. TREGO
Term Expires July 1, 1985

CHARLES R. SILLSTROP
Term Expires July 1, 1987

R. KENT LANDMARK
Term Expires July 1, 1987

NEW BANK CHARTERS APPROVED AND ISSUED

<u>Date</u> <u>Charter Issued</u>	<u>Name and Bank Location</u>	<u>Capital</u>	<u>Surplus</u>	<u>Undivided</u> <u>Profits</u>
January 19, 1981	OMNI Bank of Louisville, Louisville	\$ 300,000.00	\$300,000.00	\$150,000.00
April 30, 1981	Fidelity Bank of Denver, Denver	1,500,000.00	500,000.00	500,000.00
May 1, 1981	Community Bank, Northglenn	500,000.00	300,000.00	200,000.00
July 8, 1981	Sedgwick County Bank, Julesburg	300,000.00	200,000.00	100,000.00
July 21, 1981	Citizens Bank Littleton, Littleton	550,000.00	350,000.00	100,000.00
August 6, 1981	Central Bank of West Greeley, Greeley	450,000.00	300,000.00	150,000.00
October 15, 1981	First Bank of Avon, Avon	300,000.00	300,000.00	150,000.00
November 6, 1981	The Regional Bank of Rifle, Rifle	532,530.00	325,518.00	223,512.00

CAPITAL STOCK CHANGES
During Calendar Year - 1981

<u>Name and Bank Location</u>	<u>Increase</u>
Peoples Bank & Trust Company, Aurora	\$ 125,000.00
Centennial Bank of Blende, Blende	28,000.00
The Citizens State Bank of Cortez, Cortez	50,000.00
Guaranty Bank & Trust Company, Denver	1,000,000.00
Independent State Bank of Colorado, Denver	63,000.00
Mountain States Bank, Denver	1,500,000.00
Arapahoe Bank & Trust, Englewood	534,000.00
Farmers State Bank of Fort Morgan, Fort Morgan	400,000.00
Union Colony Bank, Greeley	100,000.00
First Mining & Exchange Bank of Leadville, Leadville	40,000.00
Adams County Bank, Northglenn	40,000.00

AMENDMENTS TO RULES AND REGULATIONS
OF THE COLORADO STATE BANKING BOARD
During Calendar Year 1981

CB-1.10 Protests to applications for charter. (a) Any person, firm or corporation desiring to protest an application for charter for a proposed bank shall file with the commissioner a notice of protest in accordance with the following schedule:

<u>Notice of Hearing</u> <u>On Application</u> <u>for Charter Given</u> <u>Prior to Hearing</u>	<u>Notice of Protest</u> <u>Due to be Filed</u> <u>with Commissioner</u> <u>Prior to Hearing</u>	<u>Motion to Dismiss</u> <u>Due to be Filed</u> <u>with Commissioner</u> <u>Prior to Hearing</u>
30-60 days	20 days	15 days
60-90 days	40 days	30 days
90 days or more	60 days	45 days

(b) Any protest desiring to file a motion to dismiss a charter application based upon defects in the application or in the notice of filing pursuant to C.R.S. 1973, 11-3-109 (3) shall file such motion within the time provided in the schedules listed in subsection (a) of this section.

(c) Any new bank granted preliminary approval subsequent to the published notice of hearing shall not be barred by this rule from protesting an application for charter if the requirements of this section are not timely met.

(d) Failure to comply with either of these requirements of this rule and regulation may result in the denial of the right to appear, be heard and introduce testimony at a charter application hearing.

CB-101.8 Interest Rates.

(a) Single or multiple time deposits. (1) Deposits of \$100,000 or more. There is no maximum rate of interest presently prescribed on any single or multiple maturity time deposit of \$100,000 or more.

(b) Deposits of less than \$100,000. Except as provided in (a), (c), (d), (e) and (f) no bank shall pay interest on any single or multiple maturity time deposit of less than \$100,000 at a rate in excess of the applicable rate under the following schedule:

<u>Maturity or Maturity Intervals</u>	<u>Maximum Percent Per Annum</u>
14 days or more but less than 90 days.	5 1/4
90 days or more but less than 1 year	5 3/4
1 year or more but less than 30 months	6
30 months or more but less than 4 years.	6 1/2
4 years or more but less than 6 years.	7 1/4
6 years or more but less than 8 years.	7 1/2
8 years or more.	7 3/4

A state commercial bank may pay interest on a non-negotiable tax-exempt savings certificates ("ASC") provided that the time deposit has an original maturity of exactly one year, is available in denominations of \$500 and any other denomination at the discretion of the bank, and has an annual investment yield to maturity equal to 70 percent of the average annual investment yield on the most recent auction of 52-week U.S. Treasury bills prior to the calendar week in which the ASC is issued.

(c) Time deposits of less than \$100,000 with maturities 2 1/2 years or more. Except as provided in paragraphs (a), (b), (e), and (f), beginning on Thursday of every week, a bank may pay interest on any non-negotiable time deposit with a maturity of 2 1/2 years or more at a rate not to exceed the higher of one-quarter of one percent below the average 2 1/2 year yield for United States Treasury securities as determined and announced by the United States Department of the Treasury immediately prior to such Thursday, or 9.25 percent. The average 2 1/2 year yield will be rounded by the United States Department of the Treasury to the nearest 5 basis points. A bank may offer this category of time deposit to all depositors. However, a bank may pay interest on any non-negotiable time deposit with a maturity of 2 1/2 years or more with consists of funds deposited to the credit of, or in which the entire beneficial interest is held by:

(1) the United States, any State of the United States, or any county, municipality or political subdivision thereof, the District of Columbia, the Commonwealth of Puerto Rico, the Virgin Islands, American Samoa, Guam, or political subdivision thereof; or

(2) an individual pursuant to an Individual Retirement

account agreement or Keogh (H.R. 10) Plan established pursuant to 26 U.S.C. (I.R.C. 1954) Sections 408, 401, at a rate not to exceed the ceiling rate payable on the same category of deposit by any Federally insured savings and loan association or mutual savings bank.

(d) Variable rate time deposits of less than \$100,000. Except as provided in sections (a), (b), and (e), a bank may pay interest on any non-negotiable time deposit of \$10,000 or more, with a maturity of 26 weeks, at a rate not to exceed 25 basis points above the rate established (auction average on a discount basis) for United States Treasury bills with maturities of 26 weeks issued on or immediately prior to the date of deposit. A bank may pay a minimum ceiling rate of 7 3/4 percent regardless of the Treasury Bill rate. Rounding each rate to the next higher rate is not permitted. A bank may not compound interest during the term of this deposit. During the period of May 29, 1980 through November 30, 1980, a bank may renew maturing 26-week Money Market Certificates with the same depositor at a rate of interest equal to the ceiling rate of interest payable on such certificates by mutual savings banks and savings and loan associations. A bank may offer this category of time deposit to all depositors. However, a bank may pay interest on any non-negotiable time deposit of \$10,000 or more with a maturity of 26 weeks which consists of funds deposited to the credit of, or in which the entire beneficial interest is held by:

(1) The United States, any State of the United States, or any county, municipality or political subdivision thereof, the District of Columbia, the Commonwealth of Puerto Rico, the Virgin Islands, American Samoa, Guam, or political subdivision thereof; or

(2) an individual pursuant to an Individual Retirement Account agreement or Keogh (H.R.) Plan established pursuant to 26 U.S.C. (I.R.C. 1954) Sections 408, 401 at a rate not to exceed the ceiling rate payable on the same category of deposit by any Federally insured savings and loan association or mutual savings bank.

(e) Governmental time deposits of less than \$100,000.

Except as provided in paragraphs (a), (c) and (d) no bank shall pay interest on any time deposit which consists of funds deposited to the credit of, or which the entire beneficial interest is held by, the United States, any state of the United States, or any county, municipality, or political subdivision thereof, the District of Columbia, the Commonwealth of Puerto Rico, the Virgin Islands, American Samoa, Guam, or political subdivisions thereof, at a rate in excess of 8 percent.

(f) Individual Retirement Accounts and Keogh (H.R. 10)

plan deposits. Except as provided in (a), (c) and (d) above a bank may pay interest on any time deposit with a maturity of three years or more which consists of funds deposited to the credit of, or in which the entire beneficial interest is held by, an individual pursuant to an Individual Retirement Account agreement or Keogh (H.R. 10) plan established pursuant to 26 U.S.C. § 408 or 26 U.S.C. § 401, at a rate not in excess of 8 percent.

(g) Multiple maturity time deposit. The term "multiple maturity time deposit" means any time deposit (1) that is payable at the depositor's option on more than one date, whether on a specified date or at the expiration of a specified time after the date of deposit (e.g., a deposit payable at the option of the depositor either three months or six months after the date of deposit), (2) that is payable after written notice of withdrawal, or (3) with respect to which the underlying instrument or contract or any informal understanding or agreement provides for automatic renewal at maturity.

(h) Savings deposits. No bank shall pay interest at a rate in excess of 5 1/4 percent on any passbook savings. Provided, however, that no bank shall pay interest at a rate in excess of 5 percent on any savings deposit that is subject to negotiable orders of withdrawal, the issuance of which is authorized by Federal law.

(i) In calculating the rate of interest paid, the effects of compounding of interest may be disregarded. A bank electing to compound interest, either at the maximum permissible rate or at a lower rate, shall state the basis of such compounding (such as semi-annually, quarterly, monthly, weekly, daily, or continuously) in every advertisement, announcement, solicitation, or agreement relating to the rate of interest paid on a deposit.

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Denver.	30	Central Bank of Denver	68
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<u>Location</u>	<u>No.</u>	<u>Name of Bank</u>	<u>Page No.</u>
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Denver.	571	Colorado Bank - Tech Center	71
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Denver.	576	Independent State Bank of Colorado.	77
Denver.	556	International Bank.	78
Denver.	494	Mid-States Bank	79
Denver.	493	Montbello State Bank.	80
Denver.	444	Mountain States Bank.	81
Denver.	536	OMNIBank Southeast.	82
Denver.	470	Southwest State Bank.	83
Denver.	509	Union Bank & Trust.	84
Dolores	467	Dolores State Bank.	85
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Durango	492	United Bank of Durango.	87
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Eagle	505	First Bank of Eagle County.	88
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Englewood	515	Centennial State Bank of Colorado	91
Englewood	579	Charter Bank & Trust.	92
Englewood	564	Community Bank & Trust Company.	93
Englewood	578	Orchard Valley Bank	94
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Estes Park.	37	Estes Park Bank	96
Evergreen	530	Bank of Evergreen	97
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Fairplay.	274	Bank of Fairplay.	98
Fort Collins.	572	Commerce Bank	99
Fort Collins.	532	Northern Bank & Trust	100
Fort Collins.	476	Rocky Mountain Bank & Trust Company	101
Fort Lupton	50	Fort Lupton State Bank.	102
Fort Morgan	291	Farmers State Bank of Fort Morgan	103
Fountain.	491	Pioneer Bank of Fountain.	104
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Frederick	535	Platte Valley Bank of Weld County	106
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Glenwood Springs.	570	Valley Bank & Trust	111
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Grand Junction.	422	United States Bank of Grand Junction	117
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Greeley	585	Central Bank of West Greeley.	119
Greeley	562	Union Colony Bank	120
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Haxtun.	436	Haxtun Community Bank.	124
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<u>Location</u>	<u>No.</u>	<u>Name of Bank</u>	<u>Page No.</u>
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Keenesburg.	442	Citizens State Bank of Keenesburg.	132
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Kiowa	136	Kiowa State Bank	134
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Pueblo.	513	Centennial Bank of Pueblo.	174
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Westminster	498	Citizens Bank.	195
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COMPARATIVE ABSTRACT

Showing Condition of State Banks in the State of Colorado
At the Close of Business on the Dates Indicated
As Compiled by the Office of the State Bank Commissioner

ASSETS	189 Banks Dec. 31, 1981	% To Total	187 Banks Sept. 30, 1981	Comparison Increase + Decrease -
Cash & Due From Banks	\$643,537	11.8	\$555,273	+ 88,264
U. S. Treasury Securities	426,946	7.8	439,965	- 13,019
Obligations of U. S. Gov't Agencies & Corp's.	123,221	2.3	117,838	+ 5,383
Obligations of State and Political Subdivisions	552,924	10.1	550,533	+ 2,391
Other Bonds, Notes, and Debentures	7,591	.1	6,086	+ 1,505
Corporate Stock	4,596	.1	4,871	- 275
Trading Account Securities	-0-	-0-	-0-	-0-
Federal Funds Sold	287,886	5.3	266,890	+ 20,996
Loans	3,141,716	57.4	3,006,964	+134,752
Direct Lease Financing	21,400	.4	20,986	+ 414
Bank Premises, Furn. & Fix't.	116,271	2.1	110,319	+ 5,952
Real Estate Owned Other Than Bank Premises	17,750	.3	18,454	- 704
Investments in Unconsolidated Subsidiaries	394	-0-	153	+ 241
Customers' Liabilities	2,995	-0-	2,912	+ 83
Other Assets	122,155	2.3	123,918	- 1,763
TOTAL ASSETS	5,469,382	100.0	5,225,162	+244,220
<u>LIABILITIES</u>				
Deposits - Demand	1,426,426	26.1	1,296,776	+129,650
- Time	2,599,812	47.5	2,501,509	+ 98,303
- U. S. Government	11,935	.2	16,104	- 4,169
- State & Political Subdivisions	412,274	7.5	457,088	- 44,814
- Foreign Gov'ts & Official Instit.	68,496	1.3	39,099	+ 29,397
- Commercial Banks	111,862	2.1	91,258	+ 20,604
Certified & Officer Checks	63,736	1.1	57,652	+ 6,084
Total Deposits	4,694,541	85.8	4,459,486	+235,055
Federal Funds Purchased	167,437	3.1	156,309	+ 11,128
Borrowed Money	19,363	.4	27,224	- 7,861
Mortgage Indebtedness	13,113	.2	15,780	- 2,667
Acceptances Outstanding	2,995	.1	3,024	- 29
Other Liabilities	84,993	1.5	80,534	+ 4,459
TOTAL LIABILITIES	4,982,442	91.1	4,742,357	+240,085
Subordinated Notes & Debentures	15,013	.3	14,798	+ 215
<u>EQUITY CAPITAL</u>				
Preferred Stock	1,800	-0-	1,800	-0-
Common Stock	112,377	2.1	110,682	+ 1,695
Surplus	210,866	3.9	206,179	+ 4,687
Undivided Profits	145,334	2.6	147,785	- 2,451
Contingencies & Capital	1,550	-0-	1,561	- 11
TOTAL EQUITY CAPITAL	471,927	8.6	468,007	+ 3,920
TOTAL LIABILITIES & EQUITY CAPITAL	5,469,382	100.0	5,225,162	+244,220

ARVADA STATE BANK, ARVADA
Jefferson County

OFFICERS

C. E. Snow, President; James F. Marsico, Executive Vice President; Marlin D. Dixon, Sr. Vice President & Cashier-Secretary; Carrold E. Burns, Vice President & Controller; Frank W. Huseman, Jr., Vice President & Security Officer; Chris J. Schmidt, Vice President; Juan E. Evans, Vice President;

DIRECTORS

C. E. Snow, James F. Marsico, Peter M. Eggleston, Peter G. Michas.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		6,112
2. U.S. Treasury securities		5,430
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		4,393
5. Other bonds, notes, and debentures		15
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	31,536	
b. Less: allowance for possible loan losses	373	
c. Loans, Net		31,163
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		217
12. Real estate owned other than bank premises		63
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		827
16. TOTAL ASSETS (sum of items 1 thru 15)		48,220
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		16,946
18. Time and savings deposits of individuals, partnerships, and corporations		22,084
19. Deposits of United States Government		15
20. Deposits of States and political subdivisions in the United States		2,739
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		22
23. Certified and officers' checks		506
24. TOTAL DEPOSITS (sum of items 17 thru 23)		42,312
a. Total demand deposits	17,998	
b. Total time and savings deposits	24,314	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		38
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		765
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		43,115
31. Subordinated notes and debentures		300
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 73,250		
b. No. shares outstanding 73,250 (Par Value)		733
34. Surplus		2,305
35. Undivided profits		1,724
36. Reserve for contingencies and other capital reserves		43
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		4,805
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		48,220

OMNIBANK, ARVADA
Jefferson County

OFFICERS

William L. Jones, President and Chief Executive Officer;
Francis Tata, Sr. Vice President and Cashier; Betty Farlow,
Assistant Vice President; Mike Hickman, Assistant Vice President;
Marilyn Winter, Personnel Officer; Betty McCully, Loan Officer and
Scott Edwards, Auditor.

DIRECTORS

Larry Mizel, Emil Hecht, Conrad Kern, Donald Shwayder, William Kemper,
John Love, Norman Brownstein, L.I. Paulson, Donald Kortz, Michael Feiner
Harold Guzofsky.

December 31, 1981

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	1,621
2.	U.S. Treasury securities	1,053
3.	Obligations of other U.S. Government agencies and corporations	1,167
4.	Obligations of States and Political subdivisions in the United States	1,300
5.	Other bonds, notes, and debentures	25
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	100
9.	a. Loans, Total (excluding unearned income)	9,673
	b. Less: allowance for possible loan losses	112
	c. Loans, Net	9,561
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	149
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	241
16.	TOTAL ASSETS (sum of items 1 thru 15)	15,217
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	5,963
18.	Time and savings deposits of individuals, partnerships, and corporations	7,148
19.	Deposits of United States Government	16
20.	Deposits of States and political subdivisions in the United States	126
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	336
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	13,589
	a. Total demand deposits	6,329
	b. Total time and savings deposits	7,260
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	226
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	13,815
31.	Subordinated notes and debentures	
	<u>EQUITY CAPITAL</u>	
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 50,000 (Par Value)	400
	b. No. shares outstanding 50,000 (Par Value)	
34.	Surplus	700
35.	Undivided profits	302
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,402
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	15,217

THE BANK OF ASPEN, ASPEN
Pitkin County

OFFICERS

James W. Patterson, President; Cortland D. Rounds, Executive Vice President & Secretary; Janie Mullikin, Cashier-Secretary; Richard G. Dicker, Vice President - Real Estate Loans; Colleen Eke-Clapper, Assistant Vice President - Operations; William E. DeYoung, Controller.

DIRECTORS

James W. Patterson, Cortland D. Rounds, E. Robert Gordon, Richard J. Meeker.

December 31, 1981

ASSETS

	<u>Mil. Thou.</u>
1. Cash and due from depository institutions	5,391
2. U.S. Treasury securities	1,908
3. Obligations of other U.S. Government agencies and corporations	663
4. Obligations of States and Political subdivisions in the United States	6,318
5. Other bonds, notes, and debentures	28
6. Federal Reserve stock and corporate stock	29,549
7. Trading account securities	152
8. Federal Funds sold and securities purchased under agreements to resell	29,397
9. a. Loans, Total (excluding unearned income)	29,397
b. Less: allowance for possible loan losses	152
c. Loans, Net	29,397
10. Lease financing receivables	1,956
11. Bank premises, furniture and fixtures, and other assets representing bank premises	491
12. Real estate owned other than bank premises	862
13. Investments in unconsolidated subsidiaries and associated companies	1,319
14. Customers' liability to this bank on acceptances outstanding	48,333
15. Other assets	1,319
16. TOTAL ASSETS (sum of items 1 thru 15)	48,333

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	12,428
18. Time and savings deposits of individuals, partnerships, and corporations	15,696
19. Deposits of United States Government	66
20. Deposits of States and political subdivisions in the United States	6,987
21. Deposits of foreign governments and official institutions	30
22. Deposits of commercial banks	823
23. Certified and officers' checks	36,030
24. TOTAL DEPOSITS (sum of items 17 thru 23)	36,030
a. Total demand deposits	13,964
b. Total time and savings deposits	22,066
25. Federal funds purchased and securities sold under agreements to repurchase	5,400
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	406
b. Other liabilities for borrowed money	1,059
27. Mortgage indebtedness and liability for capitalized leases	862
28. Bank's liability on acceptances executed and outstanding	956
29. Other liabilities	44,713
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	44,713
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding None (Par Value)	
33. Common Stock a. No. shares authorized 10,000 (Par Value)	
b. No. shares outstanding 10,000 (Par Value)	1,000
34. Surplus	1,333
35. Undivided profits	1,287
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	3,620
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	48,333

PITKIN COUNTY BANK & TRUST CO.

Aspen
Pitkin CountyOFFICERS

William Clark, President; Lance Michaels, Vice President; Elizabeth Stewart, Assistant Vice President; Donald Gentry, Vice President; Ruth Goodspeed, Cashier.

DIRECTORS

William Clark, Sumner Downing, Morton Heller, Carol Kopf, Patricia Maddalone, Robert Oden, John Schuhmacher, Jr., Earl Vance

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		2,665
2. U.S. Treasury securities		6,487
3. Obligations of other U.S. Government agencies and corporations		371
4. Obligations of States and Political subdivisions in the United States.		435
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		31
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		5,650
9. a. Loans, Total (excluding unearned income)	5,597	
b. Less: allowance for possible loan losses.	18	
c. Loans, Net		5,579
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		315
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		450
16. TOTAL ASSETS (sum of items 1 thru 15).		21,983
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		4,296
18. Time and savings deposits of individuals, partnerships, and corporations		8,330
19. Deposits of United States Government		25
20. Deposits of States and political subdivisions in the United States		788
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		401
24. TOTAL DEPOSITS (sum of items 17 thru 23)		13,840
a. Total demand deposits.	4,722	
b. Total time and savings deposits.	9,118	
25. Federal funds purchased and securities sold under agreements to repurchase		6,181
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		192
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		243
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		20,456
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 65,000 (Par Value)		
b. No. shares outstanding 65,000 (Par Value)		650
34. Surplus.		390
35. Undivided profits.		487
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,527
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		21,983

CENTRAL BANK OF AURORA, AURORA
Arapahoe County

OFFICERS

Larry G. Matthes, President; John M. McLaughlin, Vice President and Cashier;
Carol Brinegar, Operations Officer.

DIRECTORS

Mads Anderson, Max G. Brooks, Lou Cohn, Joseph R. Lincoln, Larry G.
Matthes, H. W. Rider.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,487
2. U.S. Treasury securities		3,271
3. Obligations of other U.S. Government agencies and corporations		996
4. Obligations of States and Political subdivisions in the United States		1,519
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		2,150
9. a. Loans, Total (excluding unearned income)	7,299	
b. Less: allowance for possible loan losses	109	
c. Loans, Net		7,190
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		519
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		269
16. TOTAL ASSETS (sum of items 1 thru 15)		17,401
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		6,533
18. Time and savings deposits of individuals, partnerships, and corporations		8,857
19. Deposits of United States Government		46
20. Deposits of States and political subdivisions in the United States		7
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		250
24. TOTAL DEPOSITS (sum of items 17 thru 23)		15,693
a. Total demand deposits	6,835	
b. Total time and savings deposits	8,858	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		101
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		15,794
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 20,000		
b. No. shares outstanding 20,000 (Par Value)		200
34. Surplus		500
35. Undivided profits		907
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,607
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		17,401

CITIZENS BANK OF AURORA, AURORA
Adams CountyOFFICERS

David Butler, Director; James Lewien, President; Mercille Howes, Vice President; Marty Gossenauer, Vice President; Debra Renfro-Hordinski, Cashier; H. V. von Goetz, Assistant Vice President; Alan McGinnity, Assistant Cashier, Carol Callahan, Secretary.

DIRECTORS

Joseph Freund, Jack Manning, Sr., Richard Campbell, Paul Murray, James Lewien, Dwight Rider, Lester Pedicord, David Butler.

December 31, 1981

<u>ASSETS</u>		<u>Mil</u>
1. Cash and due from depository institutions.		
2. U.S. Treasury securities		
3. Obligations of other U.S. Government agencies and corporations		500
4. Obligations of States and Political subdivisions in the United States.		390
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	1,800	
b. Less: allowance for possible loan losses.	8,875	
c. Loans, Net	89	
10. Lease financing receivables.		8,786
11. Bank premises, furniture and fixtures, and other assets representing bank premises		180
12. Real estate owned other than bank premises		70
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		346
16. TOTAL ASSETS (sum of items 1 thru 15).		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		
18. Time and savings deposits of individuals, partnerships, and corporations		
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		247
24. TOTAL DEPOSITS (sum of items 17 thru 23)		16,142
a. Total demand deposits.	8,548	
b. Total time and savings deposits.	3,594	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		102
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		169
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		16,413
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 50,000		
b. No. shares outstanding 50,000 (Par Value)		500
34. Surplus		571
35. Undivided profits.		378
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,449
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		17,862

FIDELITY BANK AND TRUST, AURORA
Arapahoe CountyOFFICERSMerlynn Olson, President; Larry Shick, Vice President; Polly Berry,
Cashier-Secretary.DIRECTORSMike Leprino, Alan Kris, Anthony Dursey, John O'Dorisio, Donald Kehe,
Merlyn Olson, Charles DeBelle.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		666
2. U.S. Treasury securities		288
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		
5. Government bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		24
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		400
9. a. Loans, Total (excluding unearned income)	3,349	
b. Less: allowance for possible loan losses	20	
c. Loans, Net		3,329
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		138
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		72
15. Other assets		4,917
16. TOTAL ASSETS (sum of items 1 thru 15)		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,295
18. Time and savings deposits of individuals, partnerships, and corporations		1,883
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		600
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		52
23. Certified and officers' checks		91
24. TOTAL DEPOSITS (sum of items 17 thru 23)		3,921
a. Total demand deposits	1,438	
b. Total time and savings deposits	2,483	
25. Federal funds purchased and securities sold under agreements to repurchase		10
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		64
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		3,995
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 10,000 (Par Value)		500
b. No. shares outstanding 10,000 (Par Value)		300
34. Surplus		122
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		922
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		4,917

JEFFERSON BANK EAST, AURORA
Arapahoe CountyOFFICERS

Marvin Moll, President; Elizabeth Frederick, Vice President; Brian Kenna, Cashier/Secretary; Doris Mills, Assistant Cashier.

DIRECTORS

Marvin Moll, Daniel Moll, David Moll, Douglas, Moll, Elizabeth Frederick.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,682
2. U.S. Treasury securities		499
3. Obligations of other U.S. Government agencies and corporations		1,101
4. Obligations of States and Political subdivisions in the United States		3,300
5. Other bonds, notes, and debentures		144
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	5,254	
b. Less: allowance for possible loan losses	6	
c. Loans, Net		5,248
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,018
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		16
15. Other assets		303
16. TOTAL ASSETS (sum of items 1 thru 15)		13,311
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,877
18. Time and savings deposits of individuals, partnerships, and corporations		6,181
19. Deposits of United States Government		2
20. Deposits of States and political subdivisions in the United States		500
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		266
24. TOTAL DEPOSITS (sum of items 17 thru 23)		10,826
a. Total demand deposits	4,145	
b. Total time and savings deposits	6,681	
25. Federal funds purchased and securities sold under agreements to repurchase		1,300
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		16
28. Bank's liability on acceptances executed and outstanding		41
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		12,183
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 25,000 (Par Value)		250
b. No. shares outstanding 25,000 (Par Value)		650
34. Surplus		228
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,128
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		13,311

THE PEOPLES BANK & TRUST COMPANY, AURORA
Adams County

OFFICERS

Homer A. Lyle, President; Mary Antolini, Cashier.

DIRECTORS

George L. Strike, Homer Lyle, Paul R. Hood, F. R. Fuller, Joseph C. Moffitt,
Ronald E. Chism, Thomas W. Nevin, Edward M. Willis, Louis W. Strike,

December 31, 1981

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		3,271
2. U.S. Treasury securities		5,180
3. Obligations of other U.S. Government agencies and corporations		5,351
4. Obligations of States and Political subdivisions in the United States		2,874
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	24,183	
b. Less: allowance for possible loan losses	369	
c. Loans, Net		23,814
10. Lease financing receivables		502
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,141
12. Real estate owned other than bank premises		750
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		717
16. TOTAL ASSETS (sum of items 1 thru 15)		43,600
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		14,186
18. Time and savings deposits of individuals, partnerships, and corporations		21,531
19. Deposits of United States Government		64
20. Deposits of States and political subdivisions in the United States		1,045
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		6
23. Certified and officers' checks		517
24. TOTAL DEPOSITS (sum of items 17 thru 23)		37,349
a. Total demand deposits	15,068	
b. Total time and savings deposits	22,281	
25. Federal funds purchased and securities sold under agreements to repurchase		885
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		1,483
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		39,717
31. Subordinated notes and debentures		25
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 100,000		
b. No. shares outstanding 100,000 (Par Value)		1,000
34. Surplus		2,000
35. Undivided profits		858
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		3,858
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		43,600

OMNIBANK, AURORA
Arapahoe County

OFFICERS

Andrew Peterie, Sr., President; Craig Tische, Assistant Vice President;
Gregg Kinney, Cashier/Secretary; Barbara Sanders, Assistant Cashier.

DIRECTORS

Larry Mizel, Emil Hecht, Conrad Kern, Donald Shwayder, William Kemper,
John Love, Norman Brownstein, Len Paulson, Donald Kortz, Michael Feiner,
Harold Guzofsky, Andrew Peterie.

December 31, 1981

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions		2,724
2. U.S. Treasury securities		
3. Obligations of other U.S. Government agencies and corporations		250
4. Obligations of States and Political subdivisions in the United States		826
5. Other bonds, notes, and debentures		13
6. Federal Reserve stock and corporate stock		3
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		4,190
9. a. Loans, Total (excluding unearned income)	8,871	
b. Less: allowance for possible loan losses	75	
c. Loans, Net		6,100
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		524
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		144
16. TOTAL ASSETS (sum of items 1 thru 15)		15,410
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		7,377
18. Time and savings deposits of individuals, partnerships, and corporations		5,909
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		563
24. TOTAL DEPOSITS (sum of items 17 thru 23)		13,849
a. Total demand deposits	7,940	
b. Total time and savings deposits	5,909	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		180
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		14,029
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 50,000 (Par Value)		500
b. No. shares outstanding 50,000		
34. Surplus		600
35. Undivided profits		281
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,381
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		15,410

UNITED BANK OF AURORA, AURORA
Arapahoe CountyOFFICERS

J. K. Hazlett, President; C.B. Wampler, Sr. Vice President; Jack Heimbichner, Sr. Vice President and Cashier; Arden Krugerud, Rick Richard and Robert Poole, Vice Presidents; F. E. Kilgore, Personal Banking Officer; Daryl Collier, Collection Officer; Carole Costello, Loan Operations Officer; Ann Standerfer, Personnel Officer.

DIRECTORS

J. K. Hazlett, Dr. James Liggett, William Hinkley, John Saviers, William Hutchinson, Taylor Stephenson, Michael Nevin, Thomas Lamb, Robert D. Poole.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		3,255
2. U.S. Treasury securities		4,905
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		4,842
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	31,074	
b. Less: allowance for possible loan losses	304	
c. Loans, Net		30,770
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,294
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		1,310
16. TOTAL ASSETS (sum of items 1 thru 15)		46,376
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		11,404
18. Time and savings deposits of individuals, partnerships, and corporations		26,053
19. Deposits of United States Government		111
20. Deposits of States and political subdivisions in the United States		3,011
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		486
24. TOTAL DEPOSITS (sum of items 17 thru 23)		41,065
a. Total demand deposits	12,002	
b. Total time and savings deposits	29,063	
25. Federal funds purchased and securities sold under agreements to repurchase		800
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		762
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		42,627
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 7,500 (Par Value)		
b. No. shares outstanding 7,500 (Par Value)		750
34. Surplus		1,750
35. Undivided profits		1,249
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		3,749
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		46,376

FIRSTBANK OF AVON, AVON
Eagle CountyOFFICERS

Roger L. Reisher, Chairman of the Board; Terry L. Halverson, President;
Robert S. Appel, Secretary; David E. Tschopp, Vice President and Cashier.

DIRECTORS

Robert S. Appel, R. Kent Landmark, Roger L. Reisher, Roger A. Behler,
Terry L. Halverson.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		770
2. U.S. Treasury securities		611
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,500
9. a. Loans, Total (excluding unearned income)	1,235	
b. Less: allowance for possible loan losses	1	
c. Loans, Net		1,234
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		138
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		71
16. TOTAL ASSETS (sum of items 1 thru 15)		4,324
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,524
18. Time and savings deposits of individuals, partnerships, and corporations		896
19. Deposits of United States Government		8
20. Deposits of States and political subdivisions in the United States		1,025
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		82
24. TOTAL DEPOSITS (sum of items 17 thru 23)		3,535
a. Total demand deposits	1,839	
b. Total time and savings deposits	1,696	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		31
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		3,566
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 40,000		
b. No. shares outstanding 40,000 (Par Value)		300
34. Surplus		300
35. Undivided profits		158
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		758
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		4,324

THE BANK OF PARK COUNTY, BAILEY
Park County

OFFICERS

John Olson, Chairman and Director; Frank C. M. Thornton, President and Director, Leonard Snyder, Vice President; Laurell Beckmann, Cashier.

DIRECTORS

John Olson, Frank C. M. Thornton, Morris Burk, Dale Langford, Lloyd London, Carl Bisgaard.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		407
2. U.S. Treasury securities		200
3. Obligations of other U.S. Government agencies and corporations		650
4. Obligations of States and Political subdivisions in the United States		30
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		29
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		565
9. a. Loans, Total (excluding unearned income)	2,117	
b. Less: allowance for possible loan losses	31	
c. Loans, Net		2,086
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		239
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		67
16. TOTAL ASSETS (sum of items 1 thru 15)		4,273
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,357
18. Time and savings deposits of individuals, partnerships, and corporations		1,527
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		791
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		92
24. TOTAL DEPOSITS (sum of items 17 thru 23)		3,767
a. Total demand deposits	1,663	
b. Total time and savings deposits	2,104	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		36
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		3,803
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 12,500 (Par Value)		125
b. No. shares outstanding 12,500 (Par Value)		
34. Surplus		275
35. Undivided profits		70
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		470
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		4,273

BANK OF BASALT, BASALT
Eagle CountyOFFICERS

Richard Ducic, President; Stephen Briggs, Vice President/Cashier; Jo Loyd, Operations Officer, H. David Scruby, Assistant Cashier; William Vollbracht, Chairman of Executive Committee; J. Robert Young, Treasurer.

DIRECTORS

William Vollbracht, Wally Dallenbach, Wallace DeBeque, Richard Ducic, Robert Downs, Ernest Gianinetti, Peter Guy, J. Dudley Lockrem, Rodney Slifer, J. Robert Young

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		428
2. U.S. Treasury securities		698
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		1,091
5. Other bonds, notes, and debentures		10
6. Federal Reserve stock and corporate stock		16
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	6,108	
b. Less: allowance for possible loan losses	59	
c. Loans, Net		6,049
10. Lease financing receivables		43
11. Bank premises, furniture and fixtures, and other assets representing bank premises		96
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		151
16. TOTAL ASSETS (sum of items 1 thru 15)		8,582
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,660
18. Time and savings deposits of individuals, partnerships, and corporations		3,184
19. Deposits of United States Government		19
20. Deposits of States and political subdivisions in the United States		1,620
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		111
24. TOTAL DEPOSITS (sum of items 17 thru 23)		6,594
a. Total demand deposits	1,857	
b. Total time and savings deposits	4,737	
25. Federal funds purchased and securities sold under agreements to repurchase		887
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		256
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		7,737
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 40,000 (Par Value)		125
b. No. shares outstanding 40,000		
34. Surplus		410
35. Undivided profits		310
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		845
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		8,582

PINE RIVER VALLEY BANK, BAYFIELD
LaPlata County

OFFICERS

James Sower, President, Glade Stowell, Cashier and Vice President,
Ernest Johnson, Assistant Vice President, H. J. LePlatt, Chairman

DIRECTORS

Joe Ford, H. J. LePlatt, James Sower, Glade Stowell, Cecil Sower

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		406
2. U.S. Treasury securities		899
3. Obligations of other U.S. Government agencies and corporations		100
4. Obligations of States and Political subdivisions in the United States		293
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		3
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		200
9. a. Loans, Total (excluding unearned income)	2,849	
b. Less: allowance for possible loan losses	15	
c. Loans, Net		2,834
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		126
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		87
16. TOTAL ASSETS (sum of items 1 thru 15)		4,948
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,046
18. Time and savings deposits of individuals, partnerships, and corporations		2,483
19. Deposits of United States Government		1
20. Deposits of States and political subdivisions in the United States		830
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		32
24. TOTAL DEPOSITS (sum of items 17 thru 23)		4,392
a. Total demand deposits	1,234	
b. Total time and savings deposits	3,158	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		74
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		4,466
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 28,000		
b. No. shares outstanding 28,000 (Par Value)		150
34. Surplus		150
35. Undivided profits		182
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		482
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		4,948

GILPIN COUNTY BANK, BLACKHAWK
Gilpin County

OFFICERS

Harry Black, President, Bruce Birr, Cashier-Secretary.

DIRECTORS

Harry Black, B. Don Daniel, William Phelps, Del Ellis, Bruce Birr.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		427
2. U.S. Treasury securities		200
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		50
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		11
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		350
9. a. Loans, Total (excluding unearned income)	2,171	
b. Less: allowance for possible loan losses	11	
c. Loans, Net		2,160
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		73
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		98
16. TOTAL ASSETS (sum of items 1 thru 15)		3,369
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		702
18. Time and savings deposits of individuals, partnerships, and corporations		634
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		1,303
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		109
24. TOTAL DEPOSITS (sum of items 17 thru 23)		2,748
a. Total demand deposits	892	
b. Total time and savings deposits	1,856	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		145
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		67
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		2,815
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 25,000 (Par Value)		250
b. No. shares outstanding 25,000 (Par Value)		145
34. Surplus		159
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		554
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		3,369

CENTENNIAL BANK OF BLENDE, BLENDE
Pueblo CountyOFFICERS

Ray Robinson, President; Robert Aslinger, Vice President; Ray Hanson,
Assistant Vice President.

DIRECTORS

Sam Caricato, Fred Forsich, Wm. Johnson, John Musso, Jr., Robert Redwine,
Ray Robinson, James Utt, Charles Williams.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		680
2. U.S. Treasury securities		597
3. Obligations of other U.S. Government agencies and corporations		250
4. Obligations of States and Political subdivisions in the United States.		437
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		2,060
9. a. Loans, Total (excluding unearned income)	1,777	
b. Less: allowance for possible loan losses.	11	
c. Loans, Net		1,766
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		116
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		85
16. TOTAL ASSETS (sum of items 1 thru 15).		5,991
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,313
18. Time and savings deposits of individuals, partnerships, and corporations		3,064
19. Deposits of United States Government		9
20. Deposits of States and political subdivisions in the United States		743
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		64
24. TOTAL DEPOSITS (sum of items 17 thru 23)		5,193
a. Total demand deposits.	1,419	
b. Total time and savings deposits.	3,774	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		68
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		5,261
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 30,250		
b. No. shares outstanding 30,250 (Par Value)		303
34. Surplus.		220
35. Undivided profits.		207
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		730
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		5,991

BANK OF BOULDER, BOULDER
Boulder, CountyOFFICERS

Steven Bosley, President; David Haney, Vice President; Terry Hannum,
Vice President and Cashier and Daniel Allen, Assistant Vice President.

DIRECTORS

Carroll SoRelle, Anthony Tisone, Lawrence Hancock, R. E. Geesaman and
Steven Bosley.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		2,276
2. U.S. Treasury securities		2,372
3. Obligations of other U.S. Government agencies and corporations		159
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		4,092
6. Federal Reserve stock and corporate stock		30
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,751
9. a. Loans, Total (excluding unearned income)	14,529	
b. Less: allowance for possible loan losses	31	
c. Loans, Net		14,498
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		657
12. Real estate owned other than bank premises		86
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		2,139
16. TOTAL ASSETS (sum of items 1 thru 15)		28,060
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		8,277
18. Time and savings deposits of individuals, partnerships, and corporations		12,376
19. Deposits of United States Government		40
20. Deposits of States and political subdivisions in the United States		
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		446
24. TOTAL DEPOSITS (sum of items 17 thru 23)		21,139
a. Total demand deposits	8,763	
b. Total time and savings deposits	12,376	
25. Federal funds purchased and securities sold under agreements to repurchase		4,324
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		562
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		26,025
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 54,000		
b. No. shares outstanding 48,250 (Par Value)		482
34. Surplus		853
35. Undivided profits		700
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,035
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		28,060

SECURITY BANK OF BOULDER, BOULDER
Boulder County

OFFICERS

Douglas Moll, President; M. D. Dayton, Vice President; Donald Chagnan, Cashier-Secretary.

DIRECTORS

Marvin Moll, Daniel Moll, David Moll, Douglas Moll, Elizabeth Frederick.

December 31, 1981

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	738
2. U.S. Treasury securities	697
3. Obligations of other U.S. Government agencies and corporations	1,151
4. Obligations of States and Political subdivisions in the United States	253
5. Other bonds, notes, and debentures	21
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	385
9. a. Loans, Total (excluding unearned income)	6,874
b. Less: allowance for possible loan losses	17
c. Loans, Net	6,857
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	710
12. Real estate owned other than bank premises	89
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	124
15. Other assets	224
16. TOTAL ASSETS (sum of items 1 thru 15)	11,249

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	4,570
18. Time and savings deposits of individuals, partnerships, and corporations	4,363
19. Deposits of United States Government	16
20. Deposits of States and political subdivisions in the United States	947
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	9,904
a. Total demand deposits	4,801
b. Total time and savings deposits	5,103
25. Federal funds purchased and securities sold under agreements to repurchase	
a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	124
29. Other liabilities	75
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	10,103
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding None (Par Value)	
33. Common Stock a. No. shares authorized 92,500 (Par Value)	463
b. No. shares outstanding 92,500 (Par Value)	
34. Surplus	310
35. Undivided profits	127
36. Reserve for contingencies and other capital reserves	246
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,146
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	11,249

UNITED BANK OF BOULDER, BOULDER
Boulder CountyOFFICERS

W. D. Carter, President.

DIRECTORSJohn E. Mock, W. D. Carter, Joel C. Davis, Donald I. Sweany, Margaret
S. Hanssen, Ann L. Shaffer, Dennie P. Wise, Jr., William E. Coleman,
Joseph A. Frankovsky, Sanders G. Arnold, Robert H. Ellis, II.

December 31, 1981

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions.		7,232
2. U.S. Treasury securities		6,696
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		7,887
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		18
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	52,997	
b. Less: allowance for possible loan losses.	520	
c. Loans, Net		52,477
10. Lease financing receivables.		15
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,419
12. Real estate owned other than bank premises		167
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		1,979
16. TOTAL ASSETS (sum of items 1 thru 15).		77,890
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		21,310
18. Time and savings deposits of individuals, partnerships, and corporations		40,070
19. Deposits of United States Government		659
20. Deposits of States and political subdivisions in the United States		4,362
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		787
24. TOTAL DEPOSITS (sum of items 17 thru 23).		67,188
a. Total demand deposits.	22,851	
b. Total time and savings deposits.	44,337	
25. Federal funds purchased and securities sold under agreements to repurchase		2,741
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		536
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		1,054
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		71,519
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 175,000		
b. No. shares outstanding 175,000 (Par Value)		1,750
34. Surplus.		2,500
35. Undivided profits.		2,121
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36).		6,371
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		77,890

BANK OF BRECKENRIDGE, BRECKENRIDGE
Summit CountyOFFICERS

Dale H. Baan, President; Charles Gesme, Dennis M. Mathisen, Vice Presidents;
Jean Bennett, Vice President and Cashier; Alice Lovell, Assistant Vice
President; Terry Hostetler, Loan Officer.

DIRECTORS

Dennis M. Mathisen, Dale H. Baan, Jean Bennett.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions	2,607	
2. U.S. Treasury securities	3,337	
3. Obligations of other U.S. Government agencies and corporations	800	
4. Obligations of States and Political subdivisions in the United States	2,656	
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	8,325	
b. Less: allowance for possible loan losses		
c. Loans, Net	8,325	
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	348	
12. Real estate owned other than bank premises	43	
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	460	
16. TOTAL ASSETS (sum of items 1 thru 15)	18,576	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	7,952	
18. Time and savings deposits of individuals, partnerships, and corporations	3,652	
19. Deposits of United States Government	32	
20. Deposits of States and political subdivisions in the United States	2,809	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks	100	
23. Certified and officers' checks	427	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	14,972	
a. Total demand deposits	8,013	
b. Total time and savings deposits	6,359	
25. Federal funds purchased and securities sold under agreements to repurchase	2,000	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	128	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	17,100	
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 40,000 (Par Value)		
b. No. shares outstanding 40,000 (Par Value)		
34. Surplus	280	
35. Undivided profits	555	
36. Reserve for contingencies and other capital reserves	641	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,476	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	18,576	

THE FIRST BANK AND TRUST COMPANY OF BRIGHTON
BRIGHTON
Adams County

OFFICERS

Leslie L. Sayre, Chairman of the Board and Chief Executive Officer; Charles W. Sayre, President and Trust Officer; John A. Munger, Executive Vice President and Trust Officer; Michael C. Sayre, Vice President and Cashier and Trust Officer; Robert R. Hallmark, Donald J. Olson, Senior Vice Presidents; David H. Fahrbach, Richard McLean, Dorothy Wagner, Vice Presidents.

DIRECTORS

Leslie L. Sayre, Charles W. Sayre, John A. Munger, Donald J. Olson, Charles A. Taylor, Francis H. Pape, Don Tanabe, Lysle R. Dirrim, Michael C. Sayre.

December 31, 1981

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		6,247
2. U.S. Treasury securities		3,187
3. Obligations of other U.S. Government agencies and corporations		450
4. Obligations of States and Political subdivisions in the United States		3,924
5. Other bonds, notes, and debentures		71
6. Federal Reserve stock and corporate stock		
7. Trading account securities		4,600
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	20,420	
b. Less: allowance for possible loan losses	226	
c. Loans, Net		20,194
10. Lease financing receivables		120
11. Bank premises, furniture and fixtures, and other assets representing bank premises		781
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		7
14. Customers' liability to this bank on acceptances outstanding		777
15. Other assets		40,358
16. TOTAL ASSETS (sum of items 1 thru 15)		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		11,107
18. Time and savings deposits of individuals, partnerships, and corporations		19,074
19. Deposits of United States Government		174
20. Deposits of States and political subdivisions in the United States		2,318
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		241
23. Certified and officers' checks		32,914
24. TOTAL DEPOSITS (sum of items 17 thru 23)		
a. Total demand deposits	12,507	
b. Total time and savings deposits	20,407	
25. Federal funds purchased and securities sold under agreements to repurchase		3,300
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		7
28. Bank's liability on acceptances executed and outstanding		662
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		36,883
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 16,000 (Par Value)		400
b. No. shares outstanding 16,000 (Par Value)		1,517
34. Surplus		1,558
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		3,475
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		40,358
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		

PLATTE VALLEY BANK, BRIGHTON
Adams County

OFFICERS

James J. O'Dell, President; Richard Chenoweth, Executive Vice President;
Betty J. Butz, Vice President and Cashier; Melvin H. Green, Hugh J.
Whitcomb, Vice Presidents; Mary Allen, Assistant Vice President.

DIRECTORS

Nell Bergman, Richard Chenoweth, Frank G. Ottesen, Tom Rapp, Alan D.
Wilson, Jeanne L. O'Dell, James J. O'Dell.

December 31, 1981

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		2,343
2. U.S. Treasury securities		399
3. Obligations of other U.S. Government agencies and corporations		400
4. Obligations of States and Political subdivisions in the United States		1,887
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		104
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		3,830
9. a. Loans, Total (excluding unearned income)	10,226	
b. Less: allowance for possible loan losses	115	
c. Loans, Net		10,111
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		893
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		832
16. TOTAL ASSETS (sum of items 1 thru 15)		20,799
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		7,273
18. Time and savings deposits of individuals, partnerships, and corporations		9,516
19. Deposits of United States Government		35
20. Deposits of States and political subdivisions in the United States		622
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		143
23. Certified and officers' checks		364
24. TOTAL DEPOSITS (sum of items 17 thru 23)		17,953
a. Total demand deposits	7,962	
b. Total time and savings deposits	9,991	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		481
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		572
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		19,006
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 38,439		
b. No. shares outstanding 38,439 (Par Value)		384
34. Surplus		1,016
35. Undivided profits		393
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,793
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		20,799

BROOMFIELD STATE BANK, BROOMFIELD
Jefferson County

OFFICERS

Marvin Owens, III, President; Robert Sponsler and James Mathews, Vice Presidents; Cindy Bledsoe, Cashier/Secretary; Janet Burak, Thomas McFall, Operations Officer, Janis Groeschner, Loan Officer.

DIRECTORS

J. W. Allison, Thomas Allison, Virgil Blackburn, Marvin Owens, Jr., Marvin Owens, III, Kenneth Palmer.

December 31, 1981

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,982
2. U.S. Treasury securities		744
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		274
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		900
9. a. Loans, Total (excluding unearned income)	8,295	
b. Less: allowance for possible loan losses	70	
c. Loans, Net		8,225
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		262
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		148
16. TOTAL ASSETS (sum of items 1 thru 15)		12,535
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		5,615
18. Time and savings deposits of individuals, partnerships, and corporations		4,864
19. Deposits of United States Government		19
20. Deposits of States and political subdivisions in the United States		400
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		484
24. TOTAL DEPOSITS (sum of items 17 thru 23)		11,382
a. Total demand deposits	6,118	
b. Total time and savings deposits	5,264	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		129
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		11,511
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 40,000		
b. No. shares outstanding 40,000 (Par Value)		400
34. Surplus		400
35. Undivided profits		224
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,024
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		12,535

UNITED BANK OF BROOMFIELD, BROOMFIELD
Boulder County

OFFICERS

I. K. Hoyle, President; B. J. Stelling, Executive Vice President; Duane C. Knight, Sr. Vice President; Betty L. Taylor, Vice President; Robert L. Anderson, Vice President; V. Lucille Barnett, Vice President & Cashier; Joanne Christenson, Assistant Vice President; Herman C. Hoff, Commercial Banking Officer; Frances M. Johnson, Personal Banking Officer; Donald E. Krieger, Personal Banking Officer; Karen E. Williams, Personal Banking Manager & Vice President.

DIRECTORS

I. K. Hoyle, Kermit L. Darkey, Alvern K. Gardner, William E. Greenwald, Owen A. McGinn, John A. TerHar, Sr.

December 31, 1981

ASSETS

Mil. Thous.

1. Cash and due from depository institutions	4,056
2. U.S. Treasury securities	3,702
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States	4,505
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	
9. a. Loans, Total (excluding unearned income)	28,900
b. Less: allowance for possible loan losses	296
c. Loans, Net	28,604
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	658
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	1,064
16. TOTAL ASSETS (sum of items 1 thru 15)	42,589

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	10,773
18. Time and savings deposits of individuals, partnerships, and corporations	21,568
19. Deposits of United States Government	59
20. Deposits of States and political subdivisions in the United States	5,025
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	488
24. TOTAL DEPOSITS (sum of items 17 thru 23)	37,913
a. Total demand deposits	11,646
b. Total time and savings deposits	26,267
25. Federal funds purchased and securities sold under agreements to repurchase	918
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	55
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	480
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	39,366
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	(Par Value)	
33. Common Stock a. No. shares authorized	22,000	
b. No. shares outstanding	22,000	(Par Value)
34. Surplus		440
35. Undivided profits		1,560
36. Reserve for contingencies and other capital reserves		1,223
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		3,223
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		42,589

THE FARMERS STATE BANK OF BRUSH, BRUSH
Morgan County

OFFICERS

Warren M. Watrous, Chairman of the Board; Robert C. Gunnon, Vice Chairman of the Board; William A. Sauerbreit, Executive Vice President; John J. Higgins, Sr., Vice President; Kenny Crosswhite, Vice President & Senior Loan Officer; Arlyn LoVette, Vice President & Cashier; Allan Tormohlen, Assistant Vice President; Betty Kelly, Cashier; Dorothy Crane, Assistant Cashier; Avis Schreiner, Assistant Cashier; Micheal Dougherty, Installment Loan Officer.

DIRECTORS

Warren M. Watrous, Robert C. Gunnon, Raymond Fries, Robert U. Hansen, Robert H. Hedges, Frank M. Jensen, Robert A. Petteys, William A. Sauerbreit.

December 31, 1981

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,663
2. U.S. Treasury securities		1,792
3. Obligations of other U.S. Government agencies and corporations		330
4. Obligations of States and Political subdivisions in the United States		2,863
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		4,100
9. a. Loans, Total (excluding unearned income)	9,776	
b. Less: allowance for possible loan losses	208	
c. Loans, Net		9,568
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		195
12. Real estate owned other than bank premises		1,600
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		820
16. TOTAL ASSETS (sum of items 1 thru 15)		22,931
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,634
18. Time and savings deposits of individuals, partnerships, and corporations		13,901
19. Deposits of United States Government		25
20. Deposits of States and political subdivisions in the United States		3,315
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		11
23. Certified and officers' checks		239
24. TOTAL DEPOSITS (sum of items 17 thru 23)		20,325
a. Total demand deposits	4,075	
b. Total time and savings deposits	16,250	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		77
b. Other liabilities for borrowed money		558
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		232
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		21,192
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 5,000 (Par Value)		
b. No. shares outstanding 5,000 (Par Value)		500
34. Surplus		1,000
35. Undivided profits		239
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,739
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		22,931

BUENA VISTA BANK & TRUST COMPANY
Buena Vista
Chaffee County

OFFICERS

R. L. Bowen, President; R. W. Schutte, Vice President; J. F. Dunscomb, Cashier-Secretary; L. K. Grover, Loan Services Officer.

DIRECTORS

R. L. Bowen, James M. Harmon, Philip S. Smith.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		898
2. U.S. Treasury securities		880
3. Obligations of other U.S. Government agencies and corporations		1,108
4. Obligations of States and Political subdivisions in the United States		40
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		460
9. a. Loans, Total (excluding unearned income)	7,345	
b. Less: allowance for possible loan losses	4	
c. Loans, Net		7,341
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		310
12. Real estate owned other than bank premises		228
13. Investments in unconsolidated subsidiaries and associated companies		7
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		322
16. TOTAL ASSETS (sum of items 1 thru 15)		11,594
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,364
18. Time and savings deposits of individuals, partnerships, and corporations		5,691
19. Deposits of United States Government		17
20. Deposits of States and political subdivisions in the United States		2,398
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		51
24. TOTAL DEPOSITS (sum of items 17 thru 23)		10,521
a. Total demand deposits	2,606	
b. Total time and savings deposits	7,915	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		191
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		10,712
31. Subordinated notes and debentures		75
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 10,000		
b. No. shares outstanding 10,000 (Par Value)		200
34. Surplus		211
35. Undivided profits		130
36. Reserve for contingencies and other capital reserves		266
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		807
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		11,594

THE BANK OF BURLINGTON, BURLINGTON
Kit Carson County

OFFICERS

George D. Tubbs, President & Chairman of Board; L. L. Reinecker, Vice Chairman of Board; Willard Gross, Executive Vice President & Secretary; C. C. Boyles, Vice President & Cashier; Connie Witzel, Assistant Cashier; Jerry Gross, Assistant Vice President.

DIRECTORS

John C. Penny, Gene W. Penny, George D. Tubbs, L. L. Reinecker, Willard Gross, Clara Jean Tubbs, Gregg Tubbs, C. C. Boyles.

December 31, 1981

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		4,313
2. U.S. Treasury securities		1,052
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		2,497
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		4,600
9. a. Loans, Total (excluding unearned income)	10,561	
b. Less: allowance for possible loan losses	114	
c. Loans, Net		10,447
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		171
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		74
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15).		23,154
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		5,282
18. Time and savings deposits of individuals, partnerships, and corporations		13,244
19. Deposits of United States Government		42
20. Deposits of States and political subdivisions in the United States		1,200
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		210
24. TOTAL DEPOSITS (sum of items 17 thru 23)		19,978
a. Total demand deposits	5,922	
b. Total time and savings deposits	14,056	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		93
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		20,071
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 6,000 (Par Value)		600
b. No. shares outstanding 6,000		700
34. Surplus		1,783
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		3,083
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		23,154

THE BYERS STATE BANK, BYERS
Arapahoe County

OFFICERS

L. R. Bate, President; R. E. Rice, Vice President and Cashier; Era L. Dutton, Assistant Cashier; R. E. Rice, Treasurer.

DIRECTORS

L. R. Bate, John Osterman, R. E. Rice, John F. Shuman, L. J. Tippet, Raymond Weilage, Jr.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		658
2. U.S. Treasury securities		1,664
3. Obligations of other U.S. Government agencies and corporations		40
4. Obligations of States and Political subdivisions in the United States		2,292
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		300
9. a. Loans, Total (excluding unearned income)	8,831	
b. Less: allowance for possible loan losses	83	
c. Loans, Net		8,748
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		62
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		307
16. TOTAL ASSETS (sum of items 1 thru 15)		14,071
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,267
18. Time and savings deposits of individuals, partnerships, and corporations		7,785
19. Deposits of United States Government		20
20. Deposits of States and political subdivisions in the United States		1,577
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		102
24. TOTAL DEPOSITS (sum of items 17 thru 23)		12,751
a. Total demand deposits	3,566	
b. Total time and savings deposits	9,185	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		281
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		13,032
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding		(Par Value) . . .
33. Common Stock a. No. shares authorized	3,600	
b. No. shares outstanding	3,600	(Par Value) . . .
34. Surplus		360
35. Undivided profits		440
36. Reserve for contingencies and other capital reserves		239
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,039
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		14,071

FARMERS STATE BANK OF CALHAN, CALHAN
El Paso County

OFFICERS

John L. Pieper, President; Milton L. Mathis, Senior Vice President;
Lawrence M. Brase, Assistant Vice President; Mildred M. Koblan,
Assistant Cashier; John R. Keller, Assistant Vice President.

DIRECTORS

John L. Pieper, Dorothy A. Pieper, V'nita E. Pieper, Milton L. Mathis.

December 31, 1981

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	954
2.	U.S. Treasury securities	1,699
3.	Obligations of other U.S. Government agencies and corporations	150
4.	Obligations of States and Political subdivisions in the United States	3,240
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	1,875
9.	a. Loans, Total (excluding unearned income)	10,191
	b. Less: allowance for possible loan losses	237
	c. Loans, Net	9,954
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	139
12.	Real estate owned other than bank premises	88
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	525
16.	TOTAL ASSETS (sum of items 1 thru 15)	18,624
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	4,947
18.	Time and savings deposits of individuals, partnerships, and corporations	11,424
19.	Deposits of United States Government	24
20.	Deposits of States and political subdivisions in the United States	388
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	82
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	16,865
	a. Total demand deposits	4,637
	b. Total time and savings deposits	12,228
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	377
31.	Subordinated notes and debentures	17,242
	<u>EQUITY CAPITAL</u>	
32.	Preferred stock a. No. shares outstanding None (Par Value)	
33.	Common Stock a. No. shares authorized 200,000 (Par Value)	
	b. No. shares outstanding 200,000 (Par Value)	200
34.	Surplus	500
35.	Undivided profits	682
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,382
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	18,624

ROARING FORK BANK, CARBONDALE
Garfield County

OFFICERS

E. Lynn Pittman, President; Lawrence E. Burg, Executive Vice President and Cashier; Brian J. Stevinson, Operations Officer.

DIRECTORS

J. Robert Young, Wallace A. E. deBeque, Ernest Gianinetti, William B. Vollbracht, Rodney E. Slifer, Peter N. Guy, J. Dudley Lockrem, Wally Dallenbach, E. Lynn Pittman, Robert Downs.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		866
2. U.S. Treasury securities		639
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		1,564
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		43
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	7,022	
b. Less: allowance for possible loan losses	65	
c. Loans, Net		6,957
10. Lease financing receivables		4
11. Bank premises, furniture and fixtures, and other assets representing bank premises		133
12. Real estate owned other than bank premises		87
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		202
16. TOTAL ASSETS (sum of items 1 thru 15)		10,495
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,786
18. Time and savings deposits of individuals, partnerships, and corporations		3,194
19. Deposits of United States Government		10
20. Deposits of States and political subdivisions in the United States		2,793
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		156
24. TOTAL DEPOSITS (sum of items 17 thru 23)		8,939
a. Total demand deposits	3,262	
b. Total time and savings deposits	5,677	
25. Federal funds purchased and securities sold under agreements to repurchase		505
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		88
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		9,532
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 40,000 (Par Value)		
b. No. shares outstanding 40,000 (Par Value)		100
34. Surplus		450
35. Undivided profits		413
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		963
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		10,495

THE BANK OF DOUGLAS COUNTY, CASTLE ROCK
Douglas County

OFFICERS

P. S. Miller, President; W. C. Buboltz, Executive Vice President; R. G. Oliver, Vice President and Cashier; Dona W. Sherlock, Assistant Vice President; T. W. Waymire, Assistant Cashier.

DIRECTORS

P. S. Miller, J. E. Miller, W. C. Buboltz, R. G. Oliver.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		1,437
2. U.S. Treasury securities		7,497
3. Obligations of other U.S. Government agencies and corporations		300
4. Obligations of States and Political subdivisions in the United States.		7,574
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		4,000
9. a. Loans, Total (excluding unearned income)	10,530	
b. Less: allowance for possible loan losses.	135	
c. Loans, Net		10,395
10. Lease financing receivables.		138
11. Bank premises, furniture and fixtures, and other assets representing bank premises		188
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		568
16. TOTAL ASSETS (sum of items 1 thru 15).		32,097
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		6,206
18. Time and savings deposits of individuals, partnerships, and corporations		17,297
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		3,674
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		25
23. Certified and officers' checks		152
24. TOTAL DEPOSITS (sum of items 17 thru 23).		27,354
a. Total demand deposits.	7,910	
b. Total time and savings deposits.	19,444	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		441
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		27,795
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 2,000 (Par Value)		200
b. No. shares outstanding 2,000 (Par Value)		200
34. Surplus.		1,000
35. Undivided profits.		3,102
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		4,302
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		32,097

THE EASTERN COLORADO BANK, CHEYENNE WELLS
Cheyenne County

OFFICERS

Victor Weed, President; V. L. Weed, Vice President; James R. Weed, Cashier-Secretary.

DIRECTORS

Victor Weed, V. L. Weed, James R. Weed, Irvin M. Bricker, Lelin Rehfeld

December 31, 1981

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	1,100
2. U.S. Treasury securities	4,037
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States	1,025
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	1,750
9. a. Loans, Total (excluding unearned income)	12,901
b. Less: allowance for possible loan losses	135
c. Loans, Net	12,766
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	140
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	27
16. TOTAL ASSETS (sum of items 1 thru 15)	20,845

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	4,946
18. Time and savings deposits of individuals, partnerships, and corporations	12,273
19. Deposits of United States Government	20
20. Deposits of States and political subdivisions in the United States	1,422
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	132
24. TOTAL DEPOSITS (sum of items 17 thru 23)	18,793
a. Total demand deposits	5,432
b. Total time and savings deposits	13,361
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	18,793
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding None (Par Value) . . .	
33. Common Stock a. No. shares authorized 4,000 (Par Value) . . .	400
b. No. shares outstanding 4,000 (Par Value) . . .	1,200
34. Surplus	452
35. Undivided profits	
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	2,052
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	20,845

BANK OF CLIFTON, CLIFTON
Mesa CountyOFFICERS

Harvey Hoff, President; Roy Gillmore, Vice President and Cashier-Secretary.

DIRECTORSHarvey Hoff, Ronald Hoff, Roy Gillmore, Ruth Young, David Burlingame,
Richard Kassebaum.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		840
2. U.S. Treasury securities		189
3. Obligations of other U.S. Government agencies and corporations		600
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		18
6. Federal Reserve stock and corporate stock		
7. Trading account securities		200
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	4,613	
b. Less: allowance for possible loan losses	28	
c. Loans, Net		4,585
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		155
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		158
16. TOTAL ASSETS (sum of items 1 thru 15)		6,745
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,720
18. Time and savings deposits of individuals, partnerships, and corporations		1,701
19. Deposits of United States Government		13
20. Deposits of States and political subdivisions in the United States		1,361
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		145
24. TOTAL DEPOSITS (sum of items 17 thru 23)		5,940
a. Total demand deposits	2,888	
b. Total time and savings deposits	3,052	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		67
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		6,007
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 20,000 (Par Value)		
b. No. shares outstanding 20,000 (Par Value)		350
34. Surplus		300
35. Undivided profits		88
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		738
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		6,745

GREENHORN VALLEY BANK, COLORADO CITY
Pueblo County

OFFICERS

David Gallaher, President; Flora Nolan, Cashier.

DIRECTORS

Roy Gordon, Morris Graber, David Gallaher, Harold Petersen

December 31, 1981

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		266
2. U.S. Treasury securities		344
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		30
6. Federal Reserve stock and corporate stock		9
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		650
9. a. Loans, Total (excluding unearned income)	2,722	
b. Less: allowance for possible loan losses	26	
c. Loans, Net		2,696
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		114
12. Real estate owned other than bank premises		69
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		162
16. TOTAL ASSETS (sum of items 1 thru 15)		4,340
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		900
18. Time and savings deposits of individuals, partnerships, and corporations		2,215
19. Deposits of United States Government		2
20. Deposits of States and political subdivisions in the United States		664
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		133
24. TOTAL DEPOSITS (sum of items 17 thru 23)		3,914
a. Total demand deposits	1,222	
b. Total time and savings deposits	2,692	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		44
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		3,958
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 26,500		
b. No. shares outstanding 26,500 (Par Value)		265
34. Surplus		100
35. Undivided profits		17
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		382
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		4,340

THE BANK AT BROADMOOR
Colorado Springs
El Paso County

OFFICERS

Don Hammer, President; Blakemore McCarty, Chairman of the Board;
Nancy Bode, Cashier-Secretary.

DIRECTORS

Don Hammer, Blakemore McCarty, Gordon Price, Mary Ross.

December 31, 1981

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		686
2. U.S. Treasury securities		25
3. Obligations of other U.S. Government agencies and corporations		585
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		18
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	3,261	
b. Less: allowance for possible loan losses	15	
c. Loans, Net		3,246
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		247
12. Real estate owned other than bank premises		114
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		98
16. TOTAL ASSETS (sum of items 1 thru 15)		5,019
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,088
18. Time and savings deposits of individuals, partnerships, and corporations		2,938
19. Deposits of United States Government		2
20. Deposits of States and political subdivisions in the United States		
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		93
24. TOTAL DEPOSITS (sum of items 17 thru 23)		4,121
a. Total demand deposits	1,183	
b. Total time and savings deposits	2,938	
25. Federal funds purchased and securities sold under agreements to repurchase		150
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		21
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		62
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		4,354
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 50,000		
b. No. shares outstanding 50,000 (Par Value)		300
34. Surplus		300
35. Undivided profits		50
36. Reserve for contingencies and other capital reserves		15
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		665
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		5,019

THE BANK OF COLORADO, COLORADO SPRINGS
El Paso County

OFFICERS

Richard Duncan, President; Carl H. Hall, Vice President; Gene K. Dover, Cashier; Terry W. Darby, Assistant Cashier; Rea Boyd, Treasurer.

DIRECTORS

Richard Duncan, Carl H. Hall, Gerson Epsetin, John P. Coates.

December 31, 1981

<u>ASSETS</u>		<u>Mill. Thous.</u>
1. Cash and due from depository institutions		1,133
2. U.S. Treasury securities		277
3. Obligations of other U.S. Government agencies and corporations		475
4. Obligations of States and Political subdivisions in the United States		1,498
5. Other bonds, notes, and debentures		5
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		200
9. a. Loans, Total (excluding unearned income)	7,719	
b. Less: allowance for possible loan losses	151	
c. Loans, Net		7,568
10. Lease financing receivables		350
11. Bank premises, furniture and fixtures, and other assets representing bank premises		516
12. Real estate owned other than bank premises		69
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		279
16. TOTAL ASSETS (sum of items 1 thru 15)		12,370
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,412
18. Time and savings deposits of individuals, partnerships, and corporations		6,921
19. Deposits of United States Government		1
20. Deposits of States and political subdivisions in the United States		1,065
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		244
24. TOTAL DEPOSITS (sum of items 17 thru 23)		10,643
a. Total demand deposits	3,010	
b. Total time and savings deposits	7,633	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		154
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		228
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		11,025
31. Subordinated notes and debentures		170
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 250,000		
b. No. shares outstanding 250,000 (Par Value)		250
34. Surplus		680
35. Undivided profits		245
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,175
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		12,370

CENTRAL BANK OF ACADEMY BOULEVARD, COLORADO SPRINGS
El Paso CountyOFFICERS

W. L. Perry, President; Dennis D. Nathan, Senior Vice President; D. D. Wohlhueter, Vice President; Christine O. Eckert, Cashier; Donald L. Ritscher, Assistant Installment Officer; Evelyn Evans, Operations Officer.

DIRECTORS

Allen T. Carey, James H. Curry, John W. Dawson, Jay W. Kriss, John Lane, John C. McConnell, Paul O. Schneebeck, Harold M. Whitney, Donald J. Lory, W. L. Perry, Andre Gambucci.

December 31, 1981

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions	2,319	
2. U.S. Treasury securities	1,397	
3. Obligations of other U.S. Government agencies and corporations	459	
4. Obligations of States and Political subdivisions in the United States	2,092	
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	900	
9. a. Loans, Total (excluding unearned income)	16,193	
b. Less: allowance for possible loan losses	203	
c. Loans, Net	15,988	
10. Lease financing receivables	954	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	409	
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding	501	
15. Other assets	25,109	
16. TOTAL ASSETS (sum of items 1 thru 15)		

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	6,917
18. Time and savings deposits of individuals, partnerships, and corporations	13,676
19. Deposits of United States Government	25
20. Deposits of States and political subdivisions in the United States	1,436
21. Deposits of foreign governments and official institutions	7
22. Deposits of commercial banks	290
23. Certified and officers' checks	22,351
24. TOTAL DEPOSITS (sum of items 17 thru 23)	7,330
a. Total demand deposits	15,021
b. Total time and savings deposits	112
25. Federal funds purchased and securities sold under agreements to repurchase	267
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	372
29. Other liabilities	23,102
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	300
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value)	250
33. Common Stock a. No. shares authorized 25,000 (Par Value)	1,050
b. No. shares outstanding 25,000 (Par Value)	407
34. Surplus	
35. Undivided profits	
36. Reserve for contingencies and other capital reserves	1,707
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	25,109
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	

CENTRAL BANK OF COLORADO SPRINGS, COLORADO SPRINGS
El Paso County

OFFICERS

George Acker, President and Chairman of the Board; John Stafford, Executive Vice President; Kent Boyd, Sr. Vice President and Cashier and Secretary.

DIRECTORS

George Acker, Frank Black, Robert Foss, William Gernert, Thomas Gresham, Adolph Mueller, Ted Schroll, Clarence Shearer, Billie Smartt, John Stafford, Russell Wolfe.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		5,857
2. U.S. Treasury securities		5,109
3. Obligations of other U.S. Government agencies and corporations		200
4. Obligations of States and Political subdivisions in the United States		12,202
5. Other bonds, notes, and debentures		29
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,000
9. a. Loans, Total (excluding unearned income)	64,731	
b. Less: allowance for possible loan losses	782	
c. Loans, Net		63,949
10. Lease financing receivables		6
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,423
12. Real estate owned other than bank premises		77
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		2,995
16. TOTAL ASSETS (sum of items 1 thru 15)		93,747
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		20,166
18. Time and savings deposits of individuals, partnerships, and corporations		51,913
19. Deposits of United States Government		283
20. Deposits of States and political subdivisions in the United States		7,415
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		839
24. TOTAL DEPOSITS (sum of items 17 thru 23)		80,616
a. Total demand deposits	21,770	
b. Total time and savings deposits	58,846	
25. Federal funds purchased and securities sold under agreements to repurchase		2,500
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		97
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		1,579
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		84,792
31. Subordinated notes and debentures		1,500
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 216,060 (Par Value)		
b. No. shares outstanding 216,060 (Par Value)		1,080
34. Surplus		4,707
35. Undivided profits		1,668
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		7,455
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		93,747

THE CITADEL BANK, COLORADO SPRINGS
El Paso County

OFFICERS

Gary D. Whitlock, President; Del E. Arnold, Vice President and Cashier;
Karen M. Waling, Assistant Cashier.

DIRECTORS

Glen B. Clark, Sr., Glen B. Clark, Jr., Gary D. Whitlock, Frank S. Peterson,
Dugald A. MacGregor, Barry A. Weiner.

December 31, 1981

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,687
2. U.S. Treasury securities		3,396
3. Obligations of other U.S. Government agencies and corporations		401
4. Obligations of States and Political subdivisions in the United States		5
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal funds sold and securities purchased under agreements to resell		1,500
9. a. Loans, Total (excluding unearned income)	6,094	
b. Less: allowance for possible loan losses	139	
c. Loans, Net		5,955
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,365
12. Real estate owned other than bank premises		3
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		141
16. TOTAL ASSETS (sum of items 1 thru 15)		14,453
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		5,003
18. Time and savings deposits of individuals, partnerships, and corporations		5,833
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		15
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		173
24. TOTAL DEPOSITS (sum of items 17 thru 23)		11,024
a. Total demand deposits	5,176	
b. Total time and savings deposits	5,848	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		530
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		11,554
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding 90,000 (Par Value)		1,800
33. Common Stock a. No. shares authorized 690,834		
b. No. shares outstanding 325,834 (Par Value)		1,629
34. Surplus		1,033
35. Undivided profits		(1,563)
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,899
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		14,453

FIRST AMERICAN BANK, COLORADO SPRINGS
El Paso County

OFFICERS

John Jackson, President; W. H. Kandt, Executive Vice President; Jeff Pisanos, Vice President; Nancy Schaffer, Assistant Vice President; Judy Carlson, Assistant Vice President; Ed Santos, Assistant Cashier; Dale Fullen, Cashier.

DIRECTORS

J. Douglas Shand, Robert Keyes, W. H. Kandt, Dick Clymer, John Jackson, Joseph Reich, Jr.

December 31, 1951

ASSETS

Mill. Thou.

1. Cash and due from depository institutions	1,265
2. U.S. Treasury securities	2,118
3. Obligations of other U.S. Government agencies and corporations	3,322
4. Obligations of States and Political subdivisions in the United States	410
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	1,200
9. a. Loans, Total (excluding unearned income)	14,708
b. Less: allowance for possible loan losses	
c. Loans, Net	14,708
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	273
12. Real estate owned other than bank premises	698
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	405
16. TOTAL ASSETS (sum of items 1 thru 15)	24,399

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	7,496
18. Time and savings deposits of individuals, partnerships, and corporations	9,765
19. Deposits of United States Government	150
20. Deposits of States and political subdivisions in the United States	3,688
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	243
a. Total demand deposits	21,342
b. Total time and savings deposits	7,819
25. Federal funds purchased and securities sold under agreements to repurchase	13,523
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	22
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	356
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)	21,720
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	(Par Value)	
33. Common Stock a. No. shares authorized 130,000		
b. No. shares outstanding 130,000	(Par Value)	1,360
34. Surplus		1,000
35. Undivided profits		379
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,679
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		24,399

FIRST BANK, COLORADO SPRINGS
El Paso, County

OFFICERS

Norman Palermo, Director; Van Jorstad, President and Chief Executive Officer; Rick Simpson, Chairman of the Board; James Nelson, Vice President/Cashier; William Haskin, Gaylord Alberg, and Loren Bonath, Vice Presidents; David Lohman and Robert Tator, Assistant Vice Presidents; Gloria Allen, Credit Officer and Carole Rakestraw, Marketing Officer.

DIRECTORS

Earl Berner, Wendell Cheek, Jim Cox, Ralph Grage, Bill Groom, Duane Koster, Norman Palermo, Donald Renick, Evan Shupe, Martha Simpson, Rick Simpson, William Simpson and Robert Speckman.

December 31, 1981

<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions	3,737
2. U.S. Treasury securities	1,072
3. Obligations of other U.S. Government agencies and corporations	859
4. Obligations of States and Political subdivisions in the United States	3,910
5. Other bonds, notes, and debentures	20
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	
9. a. Loans, Total (excluding unearned income)	19,091
b. Less: allowance for possible loan losses	137
c. Loans, Net	18,954
10. Lease financing receivables	311
11. Bank premises, furniture and fixtures, and other assets representing bank premises	464
12. Real estate owned other than bank premises	458
13. Investments in unconsolidated subsidiaries and associated companies	66
14. Customers' liability to this bank on acceptances outstanding	907
15. Other assets	30,758
16. TOTAL ASSETS (sum of items 1 thru 15)	

<u>LIABILITIES</u>	
17. Demand deposits of individuals, partnerships, and corporations	8,740
18. Time and savings deposits of individuals, partnerships, and corporations	13,411
19. Deposits of United States Government	50
20. Deposits of States and political subdivisions in the United States	3,523
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	4
23. Certified and officers' checks	816
24. TOTAL DEPOSITS (sum of items 17 thru 23)	26,544
a. Total demand deposits	9,610
b. Total time and savings deposits	16,934
25. Federal funds purchased and securities sold under agreements to repurchase	966
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	372
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	27,882
31. Subordinated notes and debentures	400

<u>EQUITY CAPITAL</u>	
32. Preferred stock a. No. shares outstanding (Par Value)	
33. Common Stock a. No. shares authorized 675,000	
b. No. shares outstanding 495,000 (Par Value)	495
34. Surplus	1,505
35. Undivided profits	476
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	2,476
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	30,758

GARDEN OF THE GODS BANK, COLORADO SPRINGS
El Paso County

OFFICERS

Stephen Laine, President; Peter Shaedy, Vice President; Maura O'Hara, Cashier.

DIRECTORS

William Becker, B. W. Dougherty, Katherine Farrar, Frederick Farrar, Stephen Laine, Joseph Rustin, Peter Spahn, J. Tully Weiss.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,893
2. U.S. Treasury securities		569
3. Obligations of other U.S. Government agencies and corporations		789
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		23
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		2,550
9. a. Loans, Total (excluding unearned income)	4,212	
b. Less: allowance for possible loan losses	90	
c. Loans, Net		4,122
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,089
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		141
15. Other assets		103
16. TOTAL ASSETS (sum of items 1 thru 15)		11,279
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,665
18. Time and savings deposits of individuals, partnerships, and corporations		4,123
19. Deposits of United States Government		12
20. Deposits of States and political subdivisions in the United States		1,115
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		175
24. TOTAL DEPOSITS (sum of items 17 thru 23)		9,090
a. Total demand deposits	3,852	
b. Total time and savings deposits	5,238	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		167
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		780
28. Bank's liability on acceptances executed and outstanding		141
29. Other liabilities		181
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		10,359
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value) . . .		
33. Common Stock a. No. shares authorized 75,000		
b. No. shares outstanding 75,000 (Par Value) . . .		375
34. Surplus		375
35. Undivided profits		170
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		920
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		11,279

UNITED BANK OF COLORADO SPRINGS
Colorado Springs

OFFICERS

Robert E. Trego, Chairman of Board & President; Richard W. Dailey, Senior Vice President; Ronald C. Stecklein, Vice President; Samuel J. Susuras, Vice President; Eileen T. Cole, Cashier; Rodney D. Brechtel, Assistant Vice President; Frances M. Whyte, Assistant Vice President; Leota J. Roads, Marketing Officer.

DIRECTORS

T. L. Cobb, Charles L. Hinkle, Bruce Hughes, Dietz Lusk, Jr., Michael J. McNally, M.D., L. C. Slothower, Jr., Charles T. Smith, Robert C. Swindler, Robert E. Trego, Mark D. Wild, W. A. Willis, Jr., Barbara L. Yalich, Gar L. Anneler.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		4,605
2. U.S. Treasury securities		4,397
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		6,696
5. Other bonds, notes, and debentures		15
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	31,061	
b. Less: allowance for possible loan losses	336	
c. Loans, Net		30,725
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		723
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		1,012
16. TOTAL ASSETS (sum of items 1 thru 15)		48,173
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		13,343
18. Time and savings deposits of individuals, partnerships, and corporations		28,067
19. Deposits of United States Government		157
20. Deposits of States and political subdivisions in the United States		551
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		42
23. Certified and officers' checks		667
24. TOTAL DEPOSITS (sum of items 17 thru 23)		42,827
a. Total demand deposits	14,435	
b. Total time and savings deposits	28,392	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		42
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		65
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		554
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		43,488
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 170,000 (Par Value)		850
b. No. shares outstanding 170,000		2,500
34. Surplus		1,335
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		4,685
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		48,173

METROPOLITAN STATE BANK, COMMERCE CITY
Adams County

OFFICERS

Orrel A. Daniel, President; Herbert G. Balderston, Executive Vice President; Kenneth M. Agnew, Senior Vice President and Cashier; Lynn M. Jefferies, Vice President; Clyde DeBello, Vice President; Charles P. Weaver, Manager; Michael H. Harpham, Assistant Vice President, Commercial Loans.

DIRECTORS

Orrel A. Daniel, Kenneth M. Agnew, E. Kathleen Bauder, Edward A. Brown, Mads Anderson, Herbert G. Balderston, Frances T. Daniel, Ivan R. Jergensen, Kenneth L. Gahagen, Robert L. Bergman.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		3,678
2. U.S. Treasury securities		2,213
3. Obligations of other U.S. Government agencies and corporations		1,569
4. Obligations of States and Political subdivisions in the United States		4,832
5. Other bonds, notes, and debentures		42
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	15,060	
b. Less: allowance for possible loan losses	393	
c. Loans, Net		14,667
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		762
12. Real estate owned other than bank premises		36
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		747
16. TOTAL ASSETS (sum of items 1 thru 15)		28,546
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		8,696
18. Time and savings deposits of individuals, partnerships, and corporations		13,549
19. Deposits of United States Government		50
20. Deposits of States and political subdivisions in the United States		3,160
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		424
24. TOTAL DEPOSITS (sum of items 17 thru 23)		25,879
a. Total demand deposits	9,799	
b. Total time and savings deposits	16,080	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		629
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		26,508
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 5,000		
b. No. shares outstanding 5,000 (Par Value)		500
34. Surplus		1,435
35. Undivided profits		103
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,038
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		28,546

MOUNTAIN VALLEY BANK, CONIFER
Jefferson County

OFFICERS

John Olson, President; Frank Thornton, Executive Vice President;
Lois Davis, Assistant Vice President, Frank Thornton, Treasurer;
David Heffelfinger, Cashier.

DIRECTORS

John Olson, Morris Burk, Dale Langford, Frank Thornton, Lloyd London.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		523
2. U.S. Treasury securities		298
3. Obligations of other U.S. Government agencies and corporations		300
4. Obligations of States and Political subdivisions in the United States.		138
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		29
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		695
9. a. Loans, Total (excluding unearned income)	1,911	
b. Less: allowance for possible loan losses.	10	
c. Loans, Net		1,901
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		332
12. Real estate owned other than bank premises		101
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		57
16. TOTAL ASSETS (sum of items 1 thru 15).		4,374
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,710
18. Time and savings deposits of individuals, partnerships, and corporations		1,709
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		225
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		71
24. TOTAL DEPOSITS (sum of items 17 thru 23).		3,715
a. Total demand deposits.	1,797	
b. Total time and savings deposits.	1,918	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		33
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		3,748
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding	(Par Value)	
33. Common Stock a. No. shares authorized	12,500	
b. No. shares outstanding	12,500	
(Par Value)		350
34. Surplus.		150
35. Undivided profits.		126
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		626
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		4,374

THE CITIZENS STATE BANK OF CORTEZ, CORTEZ
Montezuma County

OFFICERS

Charles M. Searle, President; James R. Rayburn, Executive Vice President; Belmeor D. Brown, Senior Vice President & Cashier Secretary; James O. Purcell, Vice President; Marlin R. Wittwer, Vice President; Michael E. Losh, Vice President; June Bailey, Assistant Cashier.

DIRECTORS

George E. Dilts, Jack W. Hawkins, Joe C. Keesee, Charles M. McAfee, Sterling C. Phillips, James D. Porter, Wayne Rogers, Charles M. Searle, Elizabeth S. Searle, Halworth B. Tanner.

December 31, 1981

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	1,894
2. U.S. Treasury securities	2,161
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States	2,906
5. Other bonds, notes, and debentures	1
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	1,300
9. a. Loans, Total (excluding unearned income)	15,828
b. Less: allowance for possible loan losses	154
c. Loans, Net	15,674
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	923
12. Real estate owned other than bank premises	245
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	545
16. TOTAL ASSETS (sum of items 1 thru 15)	25,649

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	5,957
18. Time and savings deposits of individuals, partnerships, and corporations	12,794
19. Deposits of United States Government	48
20. Deposits of States and political subdivisions in the United States	3,817
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	102
23. Certified and officers' checks	135
24. TOTAL DEPOSITS (sum of items 17 thru 23)	22,858
a. Total demand deposits	5,737
b. Total time and savings deposits	16,121
25. Federal funds purchased and securities sold under agreements to repurchase	280
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	218
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	436
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	23,792
31. Subordinated notes and debentures	200

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding None (Par Value)	
33. Common Stock a. No. shares authorized 65,000 (Par Value)	
b. No. shares outstanding 65,000 (Par Value)	650
34. Surplus	650
35. Undivided profits	347
36. Reserve for contingencies and other capital reserves	10
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,657
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	25,649

THE MOFFAT COUNTY STATE BANK, CRAIG
Moffat County

OFFICERS

J. H. Oliver, Chairman; F. R. Montgomery, Vice Chairman; L. R. Fredrick, President; J. T. Haddan, Vice President; O. L. Ashliman, G. E. Swanson, Vice Presidents; Jack D. Kreissler, Cashier & Vice President; M. L. McCawley, Auditor; Cheryl Arnett, Assistant Cashier; Shirley Seely, Assistant Cashier; Christine Prestin, Assistant Vice President; Janet Batt, Teller Operations.

DIRECTORS

James H. Oliver, Ronald L. Moore, F. R. Montgomery, L. R. Fredrick, G. E. Swanson, O. L. Ashliman, Charles A. Stoddard, Jr., L. Dean Visintainer, Walter E. Zimmerman, Sidney H. Sather.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		4,062
2. U.S. Treasury securities		5,779
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		9,111
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		9,900
9. a. Loans, Total (excluding unearned income)	38,441	
b. Less: allowance for possible loan losses	481	
c. Loans, Net		37,960
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,049
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		2,022
16. TOTAL ASSETS (sum of items 1 thru 15)		69,883
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		19,230
18. Time and savings deposits of individuals, partnerships, and corporations		24,494
19. Deposits of United States Government		24
20. Deposits of States and political subdivisions in the United States		12,854
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		506
24. TOTAL DEPOSITS (sum of items 17 thru 23)		57,108
a. Total demand deposits	21,399	
b. Total time and savings deposits	35,709	
25. Federal funds purchased and securities sold under agreements to repurchase		5,300
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		33
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		1,812
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		64,253
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 15,000		
b. No. shares outstanding 15,000 (Par Value)		1,500
34. Surplus		2,000
35. Undivided profits		2,130
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		5,630
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		69,883

CRESTED BUTTE STATE BANK, CRESTED BUTTE
Gunnison County

OFFICERS

E. Richard Hunt, President; Gleaves Love, Cashier and Vice President;
Stephen Caldwell, Vice President.

DIRECTORS

E. Richard Hunt, Gleaves Love, Alanson Hegeman, William Frame, Allen Cox,
Thomas Glass, Thomas Cox, Stephen Caldwell and Kay Drury.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		2,819
2. U.S. Treasury securities		386
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		168
5. Other bonds, notes, and debentures		48
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		850
9. a. Loans, Total (excluding unearned income)	5,052	
b. Less: allowance for possible loan losses	58	
c. Loans, Net		4,984
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		208
12. Real estate owned other than bank premises		73
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		150
16. TOTAL ASSETS (sum of items 1 thru 15)		9,686
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,873
18. Time and savings deposits of individuals, partnerships, and corporations		2,483
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		2,311
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		168
24. TOTAL DEPOSITS (sum of items 17 thru 23)		8,835
a. Total demand deposits	4,284	
b. Total time and savings deposits	4,551	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		129
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		8,964
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 2,500		
b. No. shares outstanding 2,500 (Par Value)		250
34. Surplus		247
35. Undivided profits		225
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		722
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		9,686

BANK OF CRIPPLE CREEK, CRIPPLE CREEK
Teller County

OFFICERS

Theodore H. Mueller, President; Jim L. Songer, Vice President and Cashier;

DIRECTORS

Theodore H. Mueller, Joyce H. Mueller, Wayne S. Mackin, Mary Alice Robinson, Jim L. Songer, Richard W. Johnson.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		745
2. U.S. Treasury securities		774
3. Obligations of other U.S. Government agencies and corporations		51
4. Obligations of States and Political subdivisions in the United States		480
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		345
9. a. Loans, Total (excluding unearned income)	4,023	
b. Less: allowance for possible loan losses	33	
c. Loans, Net		3,990
10. Lease financing receivables		1
11. Bank premises, furniture and fixtures, and other assets representing bank premises		145
12. Real estate owned other than bank premises		39
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		120
16. TOTAL ASSETS (sum of items 1 thru 15)		6,690
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,618
18. Time and savings deposits of individuals, partnerships, and corporations		2,233
19. Deposits of United States Government		5
20. Deposits of States and political subdivisions in the United States		2,111
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		74
24. TOTAL DEPOSITS (sum of items 17 thru 23)		6,041
a. Total demand deposits	2,458	
b. Total time and savings deposits	3,583	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		47
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		85
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		6,173
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 5,980		120
b. No. shares outstanding 5,980 (Par Value)		230
34. Surplus		167
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		517
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		6,690

THE RIO GRANDE COUNTY BANK, DEL NORTE
Rio Grand County

OFFICERS

John Reason, President; L. C. Martz, Vice President; James Oaks, Cashier;
Marion Underwood, Assistant Cashier; John Von Bernuth, Assistant Vice
President.

DIRECTORS

John Reason, L.C. Martz, Alex Colville, Richard Conour, Elizabeth Conour.

December 31, 1931

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,825
2. U.S. Treasury securities		195
3. Obligations of other U.S. Government agencies and corporations		50
4. Obligations of States and Political subdivisions in the United States		562
5. Other bonds, notes, and debentures		0
6. Federal Reserve stock and corporate stock		0
7. Trading account securities		1,000
8. Federal Funds sold and securities purchased under agreements to resell		5,403
9. a. Loans, Total (excluding unearned income)	5,403	
b. Less: allowance for possible loan losses	79	
c. Loans, Net		5,414
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		36
12. Real estate owned other than bank premises		75
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		77
16. TOTAL ASSETS (sum of items 1 thru 15)		9,243
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		5,056
18. Time and savings deposits of individuals, partnerships, and corporations		1,231
19. Deposits of United States Government		20
20. Deposits of States and political subdivisions in the United States		1,629
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		187
24. TOTAL DEPOSITS (sum of items 17 thru 23)		8,123
a. Total demand deposits	5,629	
b. Total time and savings deposits	2,494	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		46
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		8,169
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 250 (Par Value)		
b. No. shares outstanding 250 (Par Value)		25
34. Surplus		275
35. Undivided profits		774
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,074
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		9,243

THE COLORADO BANK AND TRUST COMPANY OF DELTA
Delta
Delta County

OFFICERS

J. H. Oliver, Chairman of the Board; Jack E. Culver, President; Stanley E. Austin, Executive Vice President; Rebecca Shea, Vice President & Cashier; William Seuell, Vice President; June Calhoun, Assistant Cashier; Betty Sharp, Trust Officer; Herb Ensley, Assistant Cashier; Kay Carlquist, Administrative Assistant.

DIRECTORS

J. H. Oliver, Ronald L. Moore, Jack E. Culver, D. L. Mitchell, Stanley E. Austin, Bill Hellman, Don R. Lane, Ralph L. Mangum, Elva L. Wilson.

December 31, 1981

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		2,945
2. U.S. Treasury securities		3,749
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		5,331
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,300
9. a. Loans, Total (excluding unearned income)	29,322	
b. Less: allowance for possible loan losses	323	
c. Loans, Net		28,999
10. Lease financing receivables		15
11. Bank premises, furniture and fixtures, and other assets representing bank premises		851
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		1,335
16. TOTAL ASSETS (sum of items 1 thru 15)		44,525
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		8,224
18. Time and savings deposits of individuals, partnerships, and corporations		28,961
19. Deposits of United States Government		4
20. Deposits of States and political subdivisions in the United States		2,238
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		16
23. Certified and officers' checks		571
24. TOTAL DEPOSITS (sum of items 17 thru 23)		40,014
a. Total demand deposits	9,245	
b. Total time and savings deposits	30,769	
25. Federal funds purchased and securities sold under agreements to repurchase		152
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		666
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		40,832
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 120,000		
b. No. shares outstanding 120,000 (Par Value)		1,200
34. Surplus		1,200
35. Undivided profits		1,293
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		3,693
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		44,525

BANK OF DENVER, DENVER
Denver CountyOFFICERS

Eugene H. Rock, President; George F. Rock, Executive Vice President;
Patricia C. Connell, Cashier-Secretary; Loretta A. Smith, Assistant
Cashier; William G. Moore, Treasurer.

DIRECTORS

Walter C. Emery, Robert C. Hawley, Earl L. Lawrence, Rex L. Morgan, Eugene H.
Rock, George F. Rock, Marie K. Rock, John J. Vance, Robert W. Walter, John A.
Yelenick, W. W. Wilson.

December 31, 1981

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		4,672
2. U.S. Treasury securities		3,812
3. Obligations of other U.S. Government agencies and corporations		1,723
4. Obligations of States and Political subdivisions in the United States		9,315
5. Other bonds, notes, and debentures		5
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		2,000
9. a. Loans, Total (excluding unearned income)	36,871	
b. Less: allowance for possible loan losses	396	
c. Loans, Net		36,475
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		2,779
12. Real estate owned other than bank premises		355
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		1,285
15. Other assets		830
16. TOTAL ASSETS (sum of items 1 thru 15)		63,251
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		15,354
18. Time and savings deposits of individuals, partnerships, and corporations		29,178
19. Deposits of United States Government		276
20. Deposits of States and political subdivisions in the United States		8,464
21. Deposits of foreign governments and official institutions		41
22. Deposits of commercial banks		523
23. Certified and officers' checks		
24. TOTAL DEPOSITS (sum of items 17 thru 23)		53,838
a. Total demand deposits	16,353	
b. Total time and savings deposits	37,485	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		1,493
28. Bank's liability on acceptances executed and outstanding		1,285
29. Other liabilities		986
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		57,604
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 90,000 (Par Value)		
b. No. shares outstanding 90,000 (Par Value)		900
34. Surplus		1,500
35. Undivided profits		3,147
36. Reserve for contingencies and other capital reserves		100
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		5,647
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		63,251

CENTRAL BANK OF DENVER, DENVER
Denver CountyOFFICERS

Max G. Brooks, Chairman; Donald D. Hoffman, President; R. J. Nelson, Executive Vice President; J. R. Lincoln, Executive Vice President; G. G. Patterson, Executive Vice President; John E. Bush, Vice President & Secretary.

DIRECTORS

Jim D. Baldwin, Max G. Brooks, Donald H. Chabot, Alvin G. Finnegan, John E. Fuller, Donald D. Hoffman, Marion Hurwitz, William J. Keller, Dean R. Kittel, Joseph R. Lincoln, Frank B. McGlone, George B. McKinley, Roy L. Mason, R. J. Nelson, Richard H. O'Brien, Marvin F. Owens, J. W. Ringatz, Benjamin F. Stapleton, Jr., Chester J. Sulewski, Francis S. Van Derbur.

December 31, 1961

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions	188,248	
2. U.S. Treasury securities	13,290	
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States	71,880	
5. Other bonds, notes, and debentures	191	
6. Federal Reserve stock and corporate stock	1,214	
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	40,800	
9. a. Loans, Total (excluding unearned income)	362,138	
b. Less: allowance for possible loan losses	5,169	
c. Loans, Net	356,969	
10. Lease financing receivables	9,951	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	14,834	
12. Real estate owned other than bank premises	272	
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	17,834	
16. TOTAL ASSETS (sum of items 1 thru 15)	915,479	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	222,194	
18. Time and savings deposits of individuals, partnerships, and corporations	331,920	
19. Deposits of United States Government	2,035	
20. Deposits of States and political subdivisions in the United States	29,997	
21. Deposits of foreign governments and official institutions	68,300	
22. Deposits of commercial banks	95,295	
23. Certified and officers' checks	2,042	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	756,876	
a. Total demand deposits	327,476	
b. Total time and savings deposits	429,400	
25. Federal funds purchased and securities sold under agreements to repurchase	85,817	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	6,396	
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	9,955	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)	857,044	
31. Subordinated notes and debentures	7,690	
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None [Par Value]		
33. Common Stock a. No. shares authorized 8,100 [Par Value]		
b. No. shares outstanding 8,100 [Par Value]		8,100
34. Surplus		32,000
35. Undivided profits		10,735
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		50,835
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		915,479

CENTRAL BANK OF NORTH DENVER, DENVER
Denver County

OFFICERS

Joseph R. Lincoln, Chairman of the Board; Mads Anderson, President;
Donald D. Wise, Vice President and Cashier; C. David Harvey, Robert A.
Wallace, Edward G. Wiggins, Larry Odegard, Vice Presidents.

DIRECTORS

Mads Anderson, James R. Arneill, Jr., Max G. Brooks, Theodore M. Eaker,
Joseph R. Lincoln, Leo F. Sullivan.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		3,915
2. U.S. Treasury securities		7,967
3. Obligations of other U.S. Government agencies and corporations		8,540
4. Obligations of States and Political subdivisions in the United States		5,397
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,720
9. a. Loans, Total (excluding unearned income)	28,981	
b. Less: allowance for possible loan losses	390	
c. Loans, Net		28,591
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,012
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		1,038
16. TOTAL ASSETS (sum of items 1 thru 15)		58,180
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		13,891
18. Time and savings deposits of individuals, partnerships, and corporations		37,345
19. Deposits of United States Government		48
20. Deposits of States and political subdivisions in the United States		72
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		506
24. TOTAL DEPOSITS (sum of items 17 thru 23)		51,862
a. Total demand deposits	14,464	
b. Total time and savings deposits	37,398	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		605
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		52,467
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 195,000		
b. No. shares outstanding 195,000 (Par Value)		975
34. Surplus		3,575
35. Undivided profits		1,163
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		5,713
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		58,180

CENTURY BANK AND TRUST, DENVER
Denver CountyOFFICERS

Jon P. Coates, President; Fred W. Handel, Executive Vice President;
Sheila R. Johnson, Senior Vice President and Cashier; John D. Rankin,
Peter J. Ablanczy, Ralph C. Epen, Richard T. Counley, Vice Presidents;
Gene W. Corley, Dolores K. Kerr, Assistant Vice Presidents.

DIRECTORS

Jon P. Coates, Gerson Epstein, Virgil F. W. Dickman, Harry J. Gobert,
Fred W. Handel, E. C. Viner, Paul G. West.

December 31, 1961

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	4,453
2.	U.S. Treasury securities	2,341
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	9,641
5.	Other bonds, notes, and debentures	115
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	500
9.	a. Loans, Total (excluding unearned income)	26,884
	b. Less: allowance for possible loan losses	344
	c. Loans, Net	26,540
10.	Lease financing receivables	713
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	704
12.	Real estate owned other than bank premises	632
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	1,507
16.	TOTAL ASSETS (sum of items 1 thru 15).	47,146
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	15,666
18.	Time and savings deposits of individuals, partnerships, and corporations	23,430
19.	Deposits of United States Government	91
20.	Deposits of States and political subdivisions in the United States	1,317
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	8
23.	Certified and officers' checks	712
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	41,224
	a. Total demand deposits	16,480
	b. Total time and savings deposits	24,744
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized lease	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	991
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	42,215
31.	Subordinated notes and debentures	
	<u>EQUITY CAPITAL</u>	
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 26,000 (Par Value)	520
	b. No. shares outstanding 26,000	
34.	Surplus	2,817
35.	Undivided profits	1,594
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	4,931
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	47,146

COLORADO BANK -- TECH CENTER, DENVER
Denver County

OFFICERS

Garth Thomas, President; H. Daniel Pierson, Vice President and
Cashier-Secretary.

DIRECTORS

Vern Eliason, Harold Kountze, Jr., Carroll Milligan, Will Nicholson, Jr.,
Kenneth Nordling, Charles Schley, Garth Thomas.

December 31, 1981

ASSETS

Mil. Thou.

1. Cash and due from depository institutions		5,892
2. U.S. Treasury securities		1,689
3. Obligations of other U.S. Government agencies and corporations		500
4. Obligations of States and Political subdivisions in the United States		321
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	10,620	
b. Less: allowance for possible loan losses	84	
c. Loans, Net		10,536
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		230
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		276
16. TOTAL ASSETS (sum of items 1 thru 15)		19,444

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	8,559	
18. Time and savings deposits of individuals, partnerships, and corporations	6,970	
19. Deposits of United States Government	107	
20. Deposits of States and political subdivisions in the United States	300	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks	459	
24. TOTAL DEPOSITS (sum of items 17 thru 23)		16,395
a. Total demand deposits	9,125	
b. Total time and savings deposits	7,270	
25. Federal funds purchased and securities sold under agreements to repurchase		203
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	531	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		17,129
31. Subordinated notes and debentures		

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	(Par Value)	
33. Common Stock a. No. shares authorized	8,000	
b. No. shares outstanding	8,000	
34. Surplus	(Par Value)	800
35. Undivided profits		1,000
36. Reserve for contingencies and other capital reserves		530
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		(15)
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		2,315
		19,444

THE COLORADO STATE BANK OF DENVER, DENVER
Denver County

OFFICERS

Elwood M. Kullgren, Chairman of the Board; Merlin C. Williams, President; John G. Wilkinson, Executive Vice President; Robert S. Anderson, Senior Vice President; Ralph E. Nelson, Senior Vice President; Vernon T. Reece, Jr., Sr. Vice President & Trust Officer; Donald M. Troutman, Sr. Vice President; Robert J. Woods, Sr. Vice President; Donald R. Drummer, Vice President & Comptroller; James R. Elliott, Clifford L. Erickson, James E. Fitch, Loyd E. Hoskins, Cecil McGlothlen, Ralph M. Slapper, Vice Presidents; John T. Waltershausen, Trust Officer.

DIRECTORS

J. W. Allison, Keith L. Brown, George P. Caulkins, Jr., Richard H. Cooper, Elwood M. Kullgren, Ralph E. Nelson, Richard E. Pate, Jr., Vernon T. Reece, Jr., Finlay M. Robinson, John G. Wilkinson, Merlin C. Williams.

December 31, 1981

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1.	Cash and due from depository institutions	10,771
2.	U.S. Treasury securities	23,587
3.	Obligations of other U.S. Government agencies and corporations	3,007
4.	Obligations of States and Political subdivisions in the United States	17,826
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	15
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	5,700
9.	a. Loans, Total (excluding unearned income)	43,967
	b. Less: allowance for possible loan losses	314
	c. Loans, Net	43,653
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	1,173
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	2,078
16.	TOTAL ASSETS (sum of items 1 thru 15)	107,810
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	39,140
18.	Time and savings deposits of individuals, partnerships, and corporations	56,156
19.	Deposits of United States Government	559
20.	Deposits of States and political subdivisions in the United States	238
21.	Deposits of foreign governments and official institutions	6
22.	Deposits of commercial banks	
23.	Certified and officers' checks	1,368
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	97,417
	a. Total demand deposits	41,032
	b. Total time and savings deposits	56,435
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	918
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	98,385
31.	Subordinated notes and debentures	
	<u>EQUITY CAPITAL</u>	
32.	Preferred stock a. No. shares outstanding None (Par Value)	
33.	Common Stock a. No. shares authorized 100,000 (Par Value)	2,000
	b. No. shares outstanding 100,000	
34.	Surplus	3,000
35.	Undivided profits	4,425
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	9,425
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	107,810

DOMINION BANK OF DENVER, DENVER
Denver County

OFFICERS

Daniel G. Hunter, President; Robert M. Munroe, Senior Vice President; Kelley A. Clowe, Senior Vice President and Cashier; Carol A. Hardy, Eugene T. Davfs, Vice Presidents.

DIRECTORS

Daniel G. Hunter, George L. MacGregor, Jr., Maurice Bershof, Paul J. Christensen, Lyle P. Edwards.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,882
2. U.S. Treasury securities		1,503
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		1,178
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,000
9. a. Loans, Total (excluding unearned income)	12,994	
b. Less: allowance for possible loan losses.	108	
c. Loans, Net		12,886
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		728
12. Real estate owned other than bank premises		19
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		435
16. TOTAL ASSETS (sum of items 1 thru 15).		19,631
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		6,782
18. Time and savings deposits of individuals, partnerships, and corporations		8,609
19. Deposits of United States Government		64
20. Deposits of States and political subdivisions in the United States		1,100
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		546
24. TOTAL DEPOSITS (sum of items 17 thru 23)		17,101
a. Total demand deposits.	7,392	
b. Total time and savings deposits.	9,709	
25. Federal funds purchased and securities sold under agreements to repurchase		590
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		71
27. Mortgage indebtedness and liability for capitalized leases		25
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		142
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		17,929
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 85,000		
b. No. shares outstanding 85,000 (Par Value)		850
34. Surplus		850
35. Undivided profits.		2
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,702
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		19,631

FIDELITY BANK OF DENVER, DENVER
Denver County

OFFICERS

Frank O. Starr, Chief Executive Officer; Kenneth K. Hoyer, Chief Operating Officer & Chief Loan Officer; Karen Woolhiser, Head of Internal Operations.

DIRECTORS

Frank O. Starr, Gilbert L. Shelton, Leslie A. Patten, Kenneth K. Hoyer, Velma N. Starr.

December 31, 1981

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	5,921
2.	U.S. Treasury securities	3,858
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	60
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	15,347
	b. Less: allowance for possible loan losses	6
	c. Loans, Net	15,341
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	588
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	1,377
16.	TOTAL ASSETS (sum of items 1 thru 15)	27,145
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	12,683
18.	Time and savings deposits of individuals, partnerships, and corporations	7,027
19.	Deposits of United States Government	78
20.	Deposits of States and political subdivisions in the United States	1,000
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	1,984
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	22,772
	a. Total demand deposits	14,746
	b. Total time and savings deposits	8,026
25.	Federal funds purchased and securities sold under agreements to repurchase	1,060
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	847
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	24,679
31.	Subordinated notes and debentures	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 25,000 (Par Value)	1,500
	b. No. shares outstanding 15,000 (Par Value)	500
34.	Surplus	466
35.	Undivided profits	
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	2,466
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	27,145

THE FRONTIER BANK OF DENVER, DENVER
Denver County

OFFICERS

Roger R. Reiling, President and Chief Executive Officer; Dale W. Utley, Senior Vice President; Christopher P. Bourque, Cashier.

DIRECTORS

Joe J. Huchfeldt, Dale W. Utley, Kay Allen, Edward F. Gibbons, Frederick M. Haynes, Herbert H. Maruyama, Richard W. Newman.

December 31, 1981

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	2,285
2. U.S. Treasury securities	497
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States	3,000
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	1,015
9. a. Loans, Total (excluding unearned income)	5,629
b. Less: allowance for possible loan losses	44
c. Loans, Net	5,585
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	122
12. Real estate owned other than bank premises	292
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	195
16. TOTAL ASSETS (sum of items 1 thru 15)	12,981

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	6,495
18. Time and savings deposits of individuals, partnerships, and corporations	4,333
19. Deposits of United States Government	29
20. Deposits of States and political subdivisions in the United States	
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	181
24. TOTAL DEPOSITS (sum of items 17 thru 23)	11,038
a. Total demand deposits	6,705
b. Total time and savings deposits	4,333
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	9
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	11,047
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	(Par Value)	
33. Common Stock a. No. shares authorized	50,000	
b. No. shares outstanding	50,000	(Par Value)
34. Surplus		350
35. Undivided profits		750
36. Reserve for contingencies and other capital reserves		834
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,934
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		12,981

GUARANTY BANK & TRUST COMPANY, DENVER
Denver County

OFFICERS

Ronald L. Moore, President & Chairman of the Board; Gary G. Winter, Executive Vice President & Chief Executive Officer; Sherry L. Allison, RE Loan Officer; Terrance L. Bath, Consumer Loan Officer; David C. Boyles, Raymond Buchanan, Terry Grotelueschen, Byron Hasstedt, Loyd Klemsz, Shirley Nagengast, Martin Perlman, Ralph H. Raskin, John R. Woods, Vice Presidents; Dorothy F. Brown, Cashier-Secretary; Shelley S. Crim, Commercial Loan Officer.

DIRECTORS

Arnold B. Alpert, Mack L. Clayton, Ronald L. Crabb, Norman G. Gardenswartz, Herman Horwich, Paul Miller, Ronald L. Moore, James H. Oliver, Joseph D. Pepper, Gerald M. Quiat, Homer E. Reed, Bernard Schaffner, Charles M. Schayer, I. J. Shore, Max Weisbly, Gary G. Winter.

December 31, 1981

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	13,331
2.	U.S. Treasury securities	9,181
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	10,062
5.	Other bonds, notes, and debentures	23
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	87,011
	b. Less: allowance for possible loan losses	834
	c. Loans, Net	86,177
10.	Lease financing receivables	746
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	4,540
12.	Real estate owned other than bank premises	541
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	2,386
16.	TOTAL ASSETS (sum of items 1 thru 15)	126,987
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	29,378
18.	Time and savings deposits of individuals, partnerships, and corporations	68,989
19.	Deposits of United States Government	3
20.	Deposits of States and political subdivisions in the United States	9,130
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	5,445
23.	Certified and officers' checks	1,381
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	114,326
	a. Total demand deposits	33,567
	b. Total time and savings deposits	80,759
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	1,715
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	116,041
31.	Subordinated notes and debentures	
	<u>EQUITY CAPITAL</u>	
32.	Preferred stock a. No. shares outstanding None (Par Value)	
33.	Common Stock a. No. shares authorized 400,000 (Par Value)	
	b. No. shares outstanding 400,000 (Par Value)	4,000
34.	Surplus	5,000
35.	Undivided profits	1,946
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	10,946
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	126,987

INDEPENDENT STATE BANK OF COLORADO, DENVER
Denver CountyOFFICERS

David Hamill, President; Robert Blackwood, Cashier, Secretary of the Board and Security Officer.

DIRECTORS

Walter Emery, Louis Bein, Darryl Biggerstaff, Richard Ducic, Frederick Esgar, David Hamill, Earl Lehigh, George Sweeney, James Thomas and Leon Winters.

December 31, 1981

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,790
2. U.S. Treasury securities		
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		41
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		3,222
9. a. Loans, Total (excluding unearned income)	1,505	
b. Less: allowance for possible loan losses	17	
c. Loans, Net		1,488
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		40
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		65
16. TOTAL ASSETS (sum of items 1 thru 15)		6,646
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		18
18. Time and savings deposits of individuals, partnerships, and corporations		
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		4,540
23. Certified and officers' checks		
24. TOTAL DEPOSITS (sum of items 17 thru 23)		4,558
a. Total demand deposits	4,102	
b. Total time and savings deposits	456	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		114
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		4,672
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 6,671		
b. No. shares outstanding 6,671 (Par Value)		667
34. Surplus		699
35. Undivided profits		608
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,974
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		6,646

INTERNATIONAL BANK, DENVER
Denver CountyOFFICERS

Charles Smukler, President; S. G. Seay, Vice President; O. C. Etter, Vice President and Cashier-Secretary; John Simmons, Vice President; Anna Pixler, Assistant Cashier; Becky Sauer, Personnel Officer.

DIRECTORS

Charles Smukler, S. G. Seay, Leigh Norgren, Jack Kent, Martha Pettyjohn, Robert Best.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		2,757
2. U.S. Treasury securities		242
3. Obligations of other U.S. Government agencies and corporations		504
4. Obligations of States and Political subdivisions in the United States		1,870
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		30
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		500
9. a. Loans, Total (excluding unearned income)	16,044	
b. Less: allowance for possible loan losses	27	
c. Loans, Net		16,017
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		570
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		250
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		474
16. TOTAL ASSETS (sum of items 1 thru 15)		23,214
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		7,737
18. Time and savings deposits of individuals, partnerships, and corporations		11,565
19. Deposits of United States Government		11
20. Deposits of States and political subdivisions in the United States		1,500
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		10
23. Certified and officers' checks		616
24. TOTAL DEPOSITS (sum of items 17 thru 23)		21,439
a. Total demand deposits	8,374	
b. Total time and savings deposits	13,065	
25. Federal funds purchased and securities sold under agreements to repurchase		10
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		260
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		21,709
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 60,000		
b. No. shares outstanding 50,000 (Par Value)		500
34. Surplus		500
35. Undivided profits		505
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,505
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		23,214

MID-STATES BANK, DENVER
Denver CountyOFFICERS

Alan R. Kris, President; Joseph P. Casey, Executive Vice President; Phyllis A. Hogan, Cashier; William H. Edens, Senior Vice President - Loan Administration.

DIRECTORS

Mike A. Leprino, James G. Leprino, John F. Harper, John W. O'Dorisio, Alan R. Kris, Louis L. Fox, Anthony M. Dursey, Bruce E. Taylor, Donald W. Kehe, Charles M. DeBelle, George Koustas.

December 31, 1981

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		3,310
2. U.S. Treasury securities		3,188
3. Obligations of other U.S. Government agencies and corporations		200
4. Obligations of States and Political subdivisions in the United States		7,492
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	2,300	
9. a. Loans, Total (excluding unearned income)	27,880	
b. Less: allowance for possible loan losses	231	
c. Loans, Net		27,649
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		2,027
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		671
16. TOTAL ASSETS (sum of items 1 thru 15)		46,837
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		13,177
18. Time and savings deposits of individuals, partnerships, and corporations		25,676
19. Deposits of United States Government		74
20. Deposits of States and political subdivisions in the United States		1,148
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		220
23. Certified and officers' checks		481
24. TOTAL DEPOSITS (sum of items 17 thru 23)		40,776
a. Total demand deposits	13,960	
b. Total time and savings deposits	26,816	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		301
b. Other liabilities for borrowed money		351
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		637
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		42,065
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 184,800		
b. No. shares outstanding 184,800 (Par Value)		1,848
34. Surplus		1,941
35. Undivided profits		983
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		4,772
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		46,837

MONTBELLO STATE BANK, DENVER
Denver County

OFFICERS

Charles R. Sillistrop, President; Murray F. Hill, Executive Vice President; Jean Warren, W. Paul Summers, Vice Presidents; Betty Pershing, Cashier; Michael J. Krupa, Assistant Vice President; Kenneth R. Veasman, Security Officer; Gerald V. Frank, Business Development Officer.

DIRECTORS

Charles R. Sillistrop, Kenneth A. Bundy, M. L. Gibson, Jr., Edward F. Hanifen, Murray F. Hill, Vincent N. Schmitz, George T. Sweeney, Loren E. Swenson, Jack E. Wagenblast.

December 31, 1981

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		2,521
2. U.S. Treasury securities		2,198
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		2,985
5. Other bonds, notes, and debentures		66
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,500
9. a. Loans, Total (excluding unearned income)	13,716	
b. Less: allowance for possible loan losses	117	
c. Loans, Net		13,599
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		181
12. Real estate owned other than bank premises		678
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		384
16. TOTAL ASSETS (sum of items 1 thru 15)		24,202
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		10,386
18. Time and savings deposits of individuals, partnerships, and corporations		10,887
19. Deposits of United States Government		121
20. Deposits of States and political subdivisions in the United States		
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		35
23. Certified and officers' checks		404
24. TOTAL DEPOSITS (sum of items 17 thru 23)		21,833
a. Total demand deposits	10,946	
b. Total time and savings deposits	10,887	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		188
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		22,021
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 30,000 (Par Value)		
b. No. shares outstanding 30,000 (Par Value)		300
34. Surplus		1,200
35. Undivided profits		681
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,181
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		24,202

MOUNTAIN STATES BANK, DENVER
Denver CountyOFFICERS

William G. Griffith, President; Glen Pray, Vice President; William G. Costman, Vice President; William H. Flory, Vice President; Bernie S. Morphy, Assistant Vice President; Dan E. Griffin, Assistant Vice President; Robert E. Jordan, Vice President; Bernard J. Staebell, Cashier Secretary; Susan M. Creel, Assistant Cashier; Arnold E. Smith, Vice President.

DIRECTORS

George W. Calkins, J. E. Collier, Robert E. Frederic, William G. Griffith, D. R. Murphy, Edward D. Pierson, Wilbur M. Pryor, Stoddard White.

December 31, 1981

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	7,266
2. U.S. Treasury securities	12,569
3. Obligations of other U.S. Government agencies and corporations	5,200
4. Obligations of States and Political subdivisions in the United States	13,009
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	7,600
9. a. Loans, Total (excluding unearned income)	50,568
b. Less: allowance for possible loan losses	583
c. Loans, Net	49,985
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	2,421
12. Real estate owned other than bank premises	17
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	5,230
16. TOTAL ASSETS (sum of items 1 thru 15)	100,797

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	27,075
18. Time and savings deposits of individuals, partnerships, and corporations	58,262
19. Deposits of United States Government	272
20. Deposits of States and political subdivisions in the United States	3
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	1,136
24. TOTAL DEPOSITS (sum of items 17 thru 23)	86,748
a. Total demand deposits	27,075
b. Total time and savings deposits	58,262
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	2,288
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	89,036
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding None (Par Value)	
33. Common Stock a. No. shares authorized 150,000 (Par Value)	3,000
b. No. shares outstanding 150,000 (Par Value)	3,000
34. Surplus	5,761
35. Undivided profits	
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	11,761
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	100,797

OMNISOUTHEAST STATE BANK, DENVER
Denver County

OFFICERS

Robert Sherrill, President; Conrad Kern, Sr. Vice President;
Ronald Rogers, Sr. Vice President; R. L. McGilvery, Vice President;
Patricia Peterie, Vice President; Mark Scott, Assistant Vice President;
Warren Lee, Cashier; Karen Chacon, Assistant Cashier; Debbie Gillman,
Assistant Cashier; Daniel Sise, Marketing Director; L.I. Paulson, Treasurer.

DIRECTORS

Larry, Mizel, Emil Hecht, L. I. Paulson, Michael Feiner, Harold Guzofsky,
Conrad Kern, Robert Sherrill, Raymond Baker, Donald Kortz, John Love,
Myron Sidon, Robert Graf.

December 31, 1981

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		6,782
2. U.S. Treasury securities		1,989
3. Obligations of other U.S. Government agencies and corporations		684
4. Obligations of States and Political subdivisions in the United States		3,411
5. Other bonds, notes, and debentures		33
6. Federal Reserve stock and corporate stock		
7. Trading account securities		6,345
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	19,666	
b. Less: allowance for possible loan losses	230	
c. Loans, Net		19,430
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		252 320
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		485
15. Other assets		19,731
16. TOTAL ASSETS (sum of items 1 thru 15)		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		24,721
18. Time and savings deposits of individuals, partnerships, and corporations		10,136
19. Deposits of United States Government		84
20. Deposits of States and political subdivisions in the United States		
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		523
24. TOTAL DEPOSITS (sum of items 17 thru 23)		35,464
a. Total demand deposits	25,328	
b. Total time and savings deposits	10,136	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		184
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		30,848
31. Subordinated notes and debentures		19,848
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 100,000		
b. No. shares outstanding 100,000 (Par Value)		800
34. Surplus		2,100
35. Undivided profits		981
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		3,881
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		19,731

SOUTHWEST STATE BANK, DENVER
Denver County

Joseph Mosko, President; Harold V. Lustig, Senior Executive Vice President; Gary A. Mosko, Executive Vice President & Coordinator to the President; Jo Ann Brockway, Senior Vice President & Cashier; William Hedberg, Senior Vice President & Cashier; Richard Masche, Vice President; Stanley Winkler, Assistant Vice President; Barbara Raper, Assistant Vice President; Shirley Johnson, Assistant Vice President; Paulette Redler, Assistant Vice President; Stella Huizingh, Assistant Cashier & Head Bookkeeper; Marge Borga, Assistant Cashier & Head Teller; James Razenberg, Assistant Cashier & Assistant Head Teller; Debbie S. Lepore, Commercial Loan Officer; Mary Cleveland, Vice President.

DIRECTORS

Joseph Mosko, Harold V. Lustig, Chess R. Martin, Zelle Berenbaum, James A. Lustig, Gary A. Mosko, Hubert T. Weinshienk.

December 31, 1981

<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions	4,706
2. U.S. Treasury securities	4,216
3. Obligations of other U.S. Government agencies and corporations	776
4. Obligations of States and Political subdivisions in the United States	8,897
5. Other bonds, notes, and debentures	50
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	140
9. a. Loans, Total (excluding unearned income)	37,064
b. Less: allowance for possible loan losses	413
c. Loans, Net	36,651
10. Lease financing receivables	147
11. Bank premises, furniture and fixtures, and other assets representing bank premises	256
12. Real estate owned other than bank premises	71
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	1,061
16. TOTAL ASSETS (sum of items 1 thru 15)	56,971

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	14,642
18. Time and savings deposits of individuals, partnerships, and corporations	34,077
19. Deposits of United States Government	49
20. Deposits of States and political subdivisions in the United States	640
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	100
23. Certified and officers' checks	681
24. TOTAL DEPOSITS (sum of items 17 thru 23)	50,189
a. Total demand deposits	15,379
b. Total time and savings deposits	34,810
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	1,049
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	51,238
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	(Par Value)	
33. Common Stock a. No. shares authorized	150,000	
b. No. shares outstanding	150,000	(Par Value)
34. Surplus		1,500
35. Undivided profits		2,500
36. Reserve for contingencies and other capital reserves		1,733
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		5,733
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		56,971

UNION BANK & TRUST, DENVER
Denver County

OFFICERS

E. G. Koelling, Chairman and Chief Executive Officer; J. W. Wells, President;
N. R. Lockweed, J. C. Monnich, Senior Vice Presidents; W. H. Bahls,
Frank G. Kozak, James W. Gunter, Vice Presidents; E. S. Turnbull, Cashier;

DIRECTORS

Wayne T. Biddle, Howard L. Farkas, Lloyd E. Hayne, Ralph D. Johnson, E. G.
Koelling, W. R. Murfin, J. W. Wells.

December 31, 1981

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		3,120
2. U.S. Treasury securities		4,520
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		16,370
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		3,000
9. a. Loans, Total (excluding unearned income)	32,425	
b. Less: allowance for possible loan losses	198	
c. Loans, Net		32,227
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,239
12. Real estate owned other than bank premises		82
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		944
16. TOTAL ASSETS (sum of items 1 thru 15)		61,502
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		19,939
18. Time and savings deposits of individuals, partnerships, and corporations		30,415
19. Deposits of United States Government		63
20. Deposits of States and political subdivisions in the United States		2,500
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		420
24. TOTAL DEPOSITS (sum of items 17 thru 23)		53,337
a. Total demand deposits	20,422	
b. Total time and savings deposits	32,915	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		721
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 17 thru 29)		54,058
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 240,000		
b. No. shares outstanding 240,000 (Par Value)		3,000
34. Surplus		2,500
35. Undivided profits		1,847
36. Reserve for contingencies and other capital reserves		97
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		7,444
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		61,502

THE DOLORES STATE BANK, DOLORES
Montezuma County

OFFICERS

E. G. Merritt, M.D., President; Donald K. Majors, Executive Vice President & Cashier-Secretary; J. C. Kinkade, 1st. Vice President; Merton R. Taylor, 2nd Vice President; Wm. K. Nielson, 2nd. Vice President; Edward G. Merritt, Jr., Vice President; Mary Ruth Majors, Assistant Vice President; Mark A. Pell, Assistant Vice President.

DIRECTORS

E. G. Merritt, M.D., J. C. Kinkade, Merton R. Taylor, Wm. K. Nielson, Donald K. Majors.

December 31, 1981

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,359
2. U.S. Treasury securities		1,539
3. Obligations of other U.S. Government agencies and corporations		525
4. Obligations of States and Political subdivisions in the United States		152
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		4,800
9. a. Loans, Total (excluding unearned income)	9,900	
b. Less: allowance for possible loan losses	93	
c. Loans, Net		9,807
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		265
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15)		18,447
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		4,895
18. Time and savings deposits of individuals, partnerships, and corporations		11,169
19. Deposits of United States Government		52
20. Deposits of States and political subdivisions in the United States		600
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		47
23. Certified and officers' checks		127
24. TOTAL DEPOSITS (sum of items 17 thru 23)		16,800
a. Total demand deposits	5,152	
b. Total time and savings deposits	11,648	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		16,800
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 20,000 (Par Value)		200
b. No. shares outstanding 20,000 (Par Value)		575
34. Surplus		872
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,647
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		18,447

DOVE CREEK STATE BANK, DOVE CREEK
Dolores CountyOFFICERSJohn Jackson, President; Joe Kirkpatrick, Vice President; Ron Nolde,
Cashier-Secretary.DIRECTORSRoss O. Carhart, LaRoy Crow, Max Dalton, Joe Kirkpatrick, John Jackson,
Dick Clymer, Cecil D. Martin, James E. Morehart, J. Douglas Shand.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		242
2. U.S. Treasury securities		1,569
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		1,031
5. Other bonds, notes, and debentures		60
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	5,034	
b. Less: allowance for possible loan losses	32	
c. Loans, Net		5,002
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		161
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		261
16. TOTAL ASSETS (sum of items 1 thru 15)		8,326
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,129
18. Time and savings deposits of individuals, partnerships, and corporations		5,696
19. Deposits of United States Government		2
20. Deposits of States and political subdivisions in the United States		357
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		63
24. TOTAL DEPOSITS (sum of items 17 thru 23)		7,247
a. Total demand deposits	1,300	
b. Total time and savings deposits	5,947	
25. Federal funds purchased and securities sold under agreements to repurchase		175
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		76
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		7,498
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding none (Par Value)		
33. Common Stock a. No. shares authorized 15000		150
b. No. shares outstanding 15000 (Par Value)		517
34. Surplus		161
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		828
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		8,326

UNITED BANK OF DURANGO
Durango
La Plata County

OFFICERS

Richard W. Turner, Chairman; R. W. Turner, Jr., President; Clarence Beebe, Senior Vice President; Robert J. Peters, Vice President; Richard Reinhard, Senior Vice President; Patterson Curtis, Executive Vice President; Arthur Troyer, Vice President and Cashier.

DIRECTORS

Richard W. Turner, R. W. Turner, Jr., Claudine B. Turner, L. W. McDaniel, Clarence Beebe, Patterson Curtis, Richard L. Reinhard, Robert J. Peters.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		3,124
2. U.S. Treasury securities		3,814
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		7,184
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	25,779	
b. Less: allowance for possible loan losses	294	
c. Loans, Net		25,485
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,343
12. Real estate owned other than bank premises		277
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		1,230
16. TOTAL ASSETS (sum of items 1 thru 15)		42,457
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		9,724
18. Time and savings deposits of individuals, partnerships, and corporations		15,836
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		9,143
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		2
23. Certified and officers' checks		1,064
24. TOTAL DEPOSITS (sum of items 17 thru 23)		35,769
a. Total demand deposits	11,604	
b. Total time and savings deposits	24,165	
25. Federal funds purchased and securities sold under agreements to repurchase		1,675
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		249
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		393
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		1,199
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		39,285
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 35,000 (Par Value)		
b. No. shares outstanding 35,000 (Par Value)		700
34. Surplus		1,800
35. Undivided profits		672
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		3,172
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		42,457

FIRST BANK OF EAGLE COUNTY, EAGLE
Eagle County

OFFICERS

Ned E. Oyler, President; Paul V. Depp, Lloyd Amundson, Vice Presidents;
Orloe D. Hanson, Assistant Vice President; Ross M. Bolt, Cashier;
Mary Ann Wilson, Assistant Cashier; Helen E. Oyler, Secretary.

DIRECTORS

Stephen Adams, Ned E. Oyler, Helen E. Oyler.

December 31, 1981

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,905
2. U.S. Treasury securities		465
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		3,562
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)		18,260
b. Less: allowance for possible loan losses		32
c. Loans, Net		18,228
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		863
12. Real estate owned other than bank premises		101
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		782
16. TOTAL ASSETS (sum of items 1 thru 15)		25,906
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		6,497
18. Time and savings deposits of individuals, partnerships, and corporations		11,209
19. Deposits of United States Government		42
20. Deposits of States and political subdivisions in the United States		4,078
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		841
24. TOTAL DEPOSITS (sum of items 17 thru 23)		22,667
a. Total demand deposits		7,888
b. Total time and savings deposits		14,779
25. Federal funds purchased and securities sold under agreements to repurchase		300
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		415
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		23,382
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 2,000 (Par Value)		400
b. No. shares outstanding 2,000 (Par Value)		1,000
34. Surplus		1,124
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,524
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		25,906

THE EATON BANK, EATON
Weld County

OFFICERS

C. L. Larsen, President; John Kundert, Vice President; Beverly Webster, Cashier-Secretary; Carla L. Garton, Assistant Cashier; Pearl M. Larsen, Treasurer.

DIRECTORS

C. L. Larsen, Pearl M. Larsen, William A. Carlson, Nellie M. Tyson, Velma L. Dillon.

December 31, 1981

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	1,059
2. U.S. Treasury securities	299
3. Obligations of other U.S. Government agencies and corporations	2,695
4. Obligations of States and Political subdivisions in the United States	1,538
5. Other bonds, notes, and debentures	371
6. Federal Reserve stock and corporate stock	025
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	300
9. a. Loans, Total (excluding unearned income)	9,088
b. Less: allowance for possible loan losses	112
c. Loans, Net	8,976
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	128
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	375
16. TOTAL ASSETS (sum of items 1 thru 15)	15,766

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	3,124
18. Time and savings deposits of individuals, partnerships, and corporations	10,025
19. Deposits of United States Government	006
20. Deposits of States and political subdivisions in the United States	1,022
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	049
24. TOTAL DEPOSITS (sum of items 17 thru 23)	14,226
a. Total demand deposits	3,451
b. Total time and savings deposits	10,775
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	289
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	14,515
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	None	(Par Value) . . .	
33. Common Stock a. No. shares authorized	5,000		
b. No. shares outstanding	5,000	(Par Value) . . .	500
34. Surplus			500
35. Undivided profits			139
36. Reserve for contingencies and other capital reserves			112
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)			1,251
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)			15,766

ARAPAHOE BANK AND TRUST, ENGLEWOOD
Arapahoe CountyOFFICERS

Frank S. Peterson, President; C. P. Parrish, Vice President and Cashier.

DIRECTORS

Nicholas J. Meagher, Jr., Glen B. Clark, Sr., Frank S. Peterson, Kenneth D. Luff, Glen B. Clark, Jr.

December 31, 1981

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions		7,460
2. U.S. Treasury securities		8,541
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		5,388
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		361
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		700
9. a. Loans, Total (excluding unearned income)	25,207	
b. Less: allowance for possible loan losses	184	
c. Loans, Net		25,023
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		838
12. Real estate owned other than bank premises		1
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		1,038
16. TOTAL ASSETS (sum of items 1 thru 15)		49,350

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	23,434
18. Time and savings deposits of individuals, partnerships, and corporations	19,304
19. Deposits of United States Government	4
20. Deposits of States and political subdivisions in the United States	1,322
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	672
24. TOTAL DEPOSITS (sum of items 17 thru 23)	44,736
a. Total demand deposits	24,121
b. Total time and savings deposits	20,615
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	200
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	395
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	45,331
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value)	
33. Common Stock a. No. shares authorized 125,000	
b. No. shares outstanding 125,000 (Par Value)	1,000
34. Surplus	1,500
35. Undivided profits	1,519
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	4,019
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	49,350

CHARTER BANK AND TRUST, ENGLEWOOD
Arapahoe County

OFFICERS

Stephen Dawson, President; John Crawford, Vice President and Cashier.

DIRECTORS

A. Emmet Stephenson, Jr., Toni Stephenson, James Galbreath, James Wallace,
Martin Wornlich, William Foxley, Diane Writer, Norman Writer, Thomas Kelly.

December 31, 1981

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		2,168
2. U.S. Treasury securities		496
3. Obligations of other U.S. Government agencies and corporations		1,271
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		123
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		5,834
9. a. Loans, Total (excluding unearned income)	3,003	
b. Less: allowance for possible loan losses	13	
c. Loans, Net		2,990
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		123
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		156
16. TOTAL ASSETS (sum of items 1 thru 15)		13,161
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,410
18. Time and savings deposits of individuals, partnerships, and corporations		4,300
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		1,902
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		
24. TOTAL DEPOSITS (sum of items 17 thru 23)		2,803
a. Total demand deposits	4,639	10,415
b. Total time and savings deposits	5,776	
25. Federal funds purchased and securities sold under agreements to repurchase		1,734
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		50
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		12,199
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding		(Par Value)
33. Common Stock a. No. shares authorized	100,000	
b. No. shares outstanding	100,000	(Par Value)
34. Surplus		500
35. Undivided profits		400
36. Reserve for contingencies and other capital reserves		62
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		962
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		13,161

COMMUNITY BANK & TRUST COMPANY, ENGLEWOOD
Arapahoe County

OFFICERS

Stephen Seay, President; O. C. Etter, Vice President; C. Walter Wilson,
Assistant Vice President; Linda Riley, Cashier-Secretary.

DIRECTORS

Robert Best, Jack Kent, Leigh Norgren, S. G. Seay, C. H. Smukler,
Wilbur Wright

December 31, 1981

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	1,627
2. U.S. Treasury securities	332
3. Obligations of other U.S. Government agencies and corporations	371
4. Obligations of States and Political subdivisions in the United States	352
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	24
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	650
9. a. Loans, Total (excluding unearned income)	6,447
b. Less: allowance for possible loan losses	69
c. Loans, Net	6,378
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	96
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	190
16. TOTAL ASSETS (sum of items 1 thru 15)	10,020

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	2,314
18. Time and savings deposits of individuals, partnerships, and corporations	5,403
19. Deposits of United States Government	12
20. Deposits of States and political subdivisions in the United States	913
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	44
23. Certified and officers' checks	84
24. TOTAL DEPOSITS (sum of items 17 thru 23)	8,772
a. Total demand deposits	2,437
b. Total time and savings deposits	6,335
25. Federal funds purchased and securities sold under agreements to repurchase	51
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	117
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	8,940
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	[Par Value] . . .
33. Common Stock a. No. shares authorized	50,000
b. No. shares outstanding	50,000
[Par Value]	500
34. Surplus	300
35. Undivided profits	280
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,080
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	10,020

ORCHARD VALLEY BANK, ENGLEWOOD
Arapahoe County

OFFICERS

Larry Pisacka, President; Scott Radcliffe, Vice President; Steven Duppe, Cashier-Secretary; Charles Smukler, Chairman.

DIRECTORS

C. H. Smukler, R. E. Best, Jack Kent, S. G. Seay, Larry Pisacka, Walter Koebel, Jr., Leigh Norgren.

December 31, 1981

<u>ASSETS</u>		<u>Mill. Dollars</u>
1. Cash and due from depository institutions		3,841
2. U.S. Treasury securities		463
3. Obligations of other U.S. Government agencies and corporations		501
4. Obligations of States and Political subdivisions in the United States		363
5. Other bonds, notes, and debentures		10
6. Federal Reserve stock and corporate stock		27
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		3,075
9. a. Loans, Total (excluding unearned income)	3,647	
b. Less: allowance for possible loan losses	25	
c. Loans, Net		3,622
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		99
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		150
16. TOTAL ASSETS (sum of items 1 thru 15)		12,131
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,943
18. Time and savings deposits of individuals, partnerships, and corporations		5,192
19. Deposits of United States Government		13
20. Deposits of States and political subdivisions in the United States		120
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		853
24. TOTAL DEPOSITS (sum of items 17 thru 23)		10,121
a. Total demand deposits	4,809	
b. Total time and savings deposits	3,312	
25. Federal funds purchased and securities sold under agreements to repurchase		805
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		97
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		11,023
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 50,000		
b. No. shares outstanding 50,000 (Par Value)		600
34. Surplus		300
35. Undivided profits		228
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,128
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		12,151

FIRSTBANK OF ERIE, ERIE
Weid CountyOFFICERS

A. Blaine Alley, President; Roger A. Behler, Larry J. Hauserman,
R. Kent Landmark, Jack D. Nunn, Marvel L. Tittle, Vice Presidents;
James G. Wendler, Cashier.

DIRECTORS

A. Blaine Alley, Robert E. Appel, Don L. DeDecker, Donald J. Egan,
Larry J. Hauserman, William F. Johnson, R. Kent Landmark, Jack D. Nunn,
Marvel L. Tittle, Vice Presidents; James G. Wendler, Cashier.

December 31, 1981

<u>ASSETS</u>		<u>Mill. Thous.</u>
1. Cash and due from depository institutions		298
2. U.S. Treasury securities		1,067
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		365
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		173
9. a. Loans, Total (excluding unearned income)	1,130	
b. Less: allowance for possible loan losses	6	
c. Loans, Net		1,124
10. Lease financing receivables		8
11. Bank premises, furniture and fixtures, and other assets representing bank premises		
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		98
16. TOTAL ASSETS (sum of items 1 thru 15)		3,133
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		454
18. Time and savings deposits of individuals, partnerships, and corporations		1,818
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		342
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		173
24. TOTAL DEPOSITS (sum of items 17 thru 23)		2,787
a. Total demand deposits	692	
b. Total time and savings deposits	2,095	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		31
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		2,818
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding		
33. Common Stock a. No. shares authorized	50,000	(Par Value) . . .
b. No. shares outstanding	50,000	(Par Value) . . .
34. Surplus		40
35. Undivided profits		177
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		297
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		3,133

THE NOTED PARK BANK, NOTED PARK
Larimer County

OFFICERS

George J. Hix, President; Robert L. Porter, Executive Vice President; Floyd A. Tyson, Jr., Vice President & Controller; Margaret Ward Noyes, Cashier; Rose Hersh, Assistant Cashier; Jayne Gerrish, Loan Officer; Karin M. Holbrook, Administrative Assistant.

DIRECTORS

G. William Hering, Chas. F. Hix, George J. Hix, Glenda L. Hix, Robert L. Porter, Stanley J. Pratt.

December 31, 1981

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,519
2. U.S. Treasury securities		1,981
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		1,137
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		3,625
9. a. Loans, Total (excluding unearned income)	9,978	
b. Less: allowance for possible loan losses	114	
c. Loans, Net		9,864
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		553
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		340
15. Other assets		19,039
16. TOTAL ASSETS (sum of items 1 thru 15)		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,641
18. Time and savings deposits of individuals, partnerships, and corporations		11,656
19. Deposits of United States Government		2
20. Deposits of States and political subdivisions in the United States		1,701
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		304
23. Certified and officers' checks		17,304
24. TOTAL DEPOSITS (sum of items 17 thru 23)		
a. Total demand deposits	4,386	
b. Total time and saving deposits	13,018	
25. Federal Funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		114
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		17,418
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 4,000 (Par Value)		400
b. No. shares outstanding 4,000 (Par Value)		800
34. Surplus		421
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		1,621
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		19,039
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		

BANK OF EVERGREEN, EVERGREEN
Jefferson CountyOFFICERS

R. N. Brown, President; Michele Look, Vice President; Linda Yacconi,
Cashier and Security Officer; Gary Brooks, Chairman of the Board.

DIRECTORS

Gary Brooks, Max Brooks, R. N. Brown, Selwyn Graves, George Patterson,
R. D. Soper, William Valentine.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		3,131
2. U.S. Treasury securities		
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		2,611
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	13,932	
b. Less: allowance for possible loan losses	113	
c. Loans, Net		13,819
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		337
12. Real estate owned other than bank premises		28
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		473
16. TOTAL ASSETS (sum of items 1 thru 15)		20,399
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		6,286
18. Time and savings deposits of individuals, partnerships, and corporations		9,265
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		1,005
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		717
24. TOTAL DEPOSITS (sum of items 17 thru 23)		17,273
a. Total demand deposits	7,087	
b. Total time and savings deposits	10,186	
25. Federal funds purchased and securities sold under agreements to repurchase		1,300
26. a. Interest-bearing demand notes (note balances' issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		426
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		18,999
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding		(Par Value)
33. Common Stock a. No. shares authorized	16,250	
b. No. shares outstanding	16,250	(Par Value)
34. Surplus		325
35. Undivided profits		525
36. Reserve for contingencies and other capital reserves		550
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,400
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		20,399

THE BANK OF FAIRPLAY, FAIRPLAY
Park County

OFFICERS

Gary S. Ryan, President; Willam R. Hansen, Vice President; Barbara R. Weston, Cashier-Secretary; Susan R. Oliver, Assistant Cashier.

DIRECTORS

Gary S. Ryan, Willam R. Hansen, Dennis M. Mathisen.

December 31, 1981

<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions	350
2. U.S. Treasury securities	1,702
3. Obligations of other U.S. Government agencies and corporations	553
4. Obligations of States and Political subdivisions in the United States	819
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	
9. a. Loans, Total (excluding unearned income)	2,972
b. Less: allowance for possible loan losses	29
c. Loans, Net	2,943
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	123
12. Real estate owned other than bank premises	24
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	167
16. TOTAL ASSETS (sum of items 1 thru 15).	6,681

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	1,674
18. Time and savings deposits of individuals, partnerships, and corporations	2,054
19. Deposits of United States Government	9
20. Deposits of States and political subdivisions in the United States	1,840
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	5,577
a. Total demand deposits	1,844
b. Total time and savings deposits	3,733
25. Federal funds purchased and securities sold under agreements to repurchase	375
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	82
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	6,034
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	None	(Par Value) . . .	
33. Common Stock a. No. shares authorized	12,000		
b. No. shares outstanding	12,000	(Par Value) . . .	
34. Surplus			120
35. Undivided profits			245
36. Reserve for contingencies and other capital reserves			282
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)			647
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).			6,681

COMMERCE BANK, FORT COLLINS
Larimer County

OFFICERS

Richard Zieman, President; Robert Wildgen, Vice President; Keith Lytle, Executive Vice President and Chief Executive Officer; Norman Dubois, Vice President and Cashier; Barbara Sullivan, Cashier.

DIRECTORS

Joel Wiens, Max Hoffman, Bill Pickett, Phyllis Wiens, Tom Wiens, Richard Zieman, Gary Nordick.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		529
2. U.S. Treasury securities		400
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		181
5. Other bonds, notes, and debentures		1
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		3,639
9. a. Loans, Total (excluding unearned income)	3,984	
b. Less: allowance for possible loan losses.	22	
c. Loans, Net		3,962
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		225
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		127
16. TOTAL ASSETS (sum of items 1 thru 15).		9,064
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,120
18. Time and savings deposits of individuals, partnerships, and corporations		2,662
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		1,800
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		1,250
23. Certified and officers' checks		201
24. TOTAL DEPOSITS (sum of items 17 thru 23).		8,033
a. Total demand deposits.	2,841	
b. Total time and savings deposits.	5,712	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		124
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29).		8,157
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding		(Par Value)
33. Common Stock a. No. shares authorized	40,000	
b. No. shares outstanding	40,000	(Par Value)
34. Surplus.		400
35. Undivided profits.		300
36. Reserve for contingencies and other capital reserves		207
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36).		907
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		9,064

NORTHERN BANK & TRUST, FORT COLLINS
Larimer County

OFFICERS

J. E. Facer, President; A. J. Heutzenroeder, Vice President, Cashier and Secretary.

DIRECTORS

Glen Clark, Walter Emery, J. E. Facer.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		844
2. U.S. Treasury securities		569
3. Obligations of other U.S. Government agencies and corporations		200
4. Obligations of States and Political subdivisions in the United States.		235
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		250
9. a. Loans, Total (excluding unearned income)	3,725	
b. Less: allowance for possible loan losses.	43	
c. Loans, Net		3,682
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		95
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		158
16. TOTAL ASSETS (sum of items 1 thru 15).		6,033
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,327
18. Time and savings deposits of individuals, partnerships, and corporations		2,059
19. Deposits of United States Government		10
20. Deposits of States and political subdivisions in the United States		811
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		42
24. TOTAL DEPOSITS (sum of items 17 thru 23)		5,249
a. Total demand deposits.	2,379	
b. Total time and savings deposits.	2,870	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		77
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		5,326
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 20,000		
b. No. shares outstanding 20,000 (Par Value)		200
34. Surplus.		200
35. Undivided profits.		307
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		707
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		6,033

ROCKY MOUNTAIN BANK & TRUST COMPANY
Fort Collins
Larimer County

OFFICERS

Larry L. Wall, President; Bruce A. Duval, Senior Vice President; Frank A. Forbes, Executive Vice President & Cashier-Secretary; Lyle F. Wall, Marketing Representative; Catherine Haworth, Assistant Cashier; Gary L. Butler, Vice President; Daniel E. Olson, Vice President; Maxine Hager, Personal Loan Officer.

DIRECTORS

Larry L. Wall, Bruce A. Duval, Lyle F. Wall, Reta R. Wall, Dr. H. C. Warner, John M. Toliver.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		2,253
2. U.S. Treasury securities		1,693
3. Obligations of other U.S. Government agencies and corporations		663
4. Obligations of States and Political subdivisions in the United States		1,400
5. Other bonds, notes, and debentures		30
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	11,745	
b. Less: allowance for possible loan losses	84	
c. Loans, Net		11,661
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		659
12. Real estate owned other than bank premises		149
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		523
16. TOTAL ASSETS (sum of items 1 thru 15)		19,031
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	4,602	
18. Time and savings deposits of individuals, partnerships, and corporations	11,542	
19. Deposits of United States Government		510
20. Deposits of States and political subdivisions in the United States		
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		255
24. TOTAL DEPOSITS (sum of items 17 thru 23)	16,909	
a. Total demand deposits	4,870	
b. Total time and savings deposits	12,039	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		171
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		303
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	17,383	
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding		
33. Common Stock a. No. shares authorized	33,000	
b. No. shares outstanding	33,000	
34. Surplus		330
35. Undivided profits		770
36. Reserve for contingencies and other capital reserves		548
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,648
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		19,031

THE FORT LUPTON STATE BANK, FORT LUPTON
Weld County

OFFICERS

Dennis W. White, President; Thomas D. Reed, Vice President; Grant A. Edwards, Vice President; Beverly J. Miller, Assistant Cashier; Lori A. Rasmussen, Loan Officer; Grant A. Edwards, Cashier.

DIRECTORS

John R. Grieve, Mary M. Carlson, Leonard McCain, Roy G. Dinsdale, Dennis W. White

December 31, 1981

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	1,186
2.	U.S. Treasury securities	1,863
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	3,183
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	16,902
	b. Less: allowance for possible loan losses	198
	c. Loans, Net	16,704
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	341
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	618
16.	TOTAL ASSETS (sum of items 1 thru 15)	23,895
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	5,045
18.	Time and savings deposits of individuals, partnerships, and corporations	13,301
19.	Deposits of United States Government	27
20.	Deposits of States and political subdivisions in the United States	2,423
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	356
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	21,152
	a. Total demand deposits	5,664
	b. Total time and savings deposits	15,488
25.	Federal funds purchased and securities sold under agreements to repurchase	480
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	264
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	21,896
31.	Subordinated notes and debentures	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 4,000 (Par Value)	400
	b. No. shares outstanding 4,000 (Par Value)	800
34.	Surplus	799
35.	Undivided profits	
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,999
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	23,895

THE FARMERS STATE BANK OF FORT MORGAN
Fort Morgan

OFFICERS

J. H. Bloedorn, Jr., President; David L. Schomburg, Vice President; C. L. Williams, Cashier; M. Elaine Meyer, Assistant Cashier; Catherine C. Stroh, Trust Officer & Corporate Secretary.

DIRECTORS

H. B. Bloedorn, J. H. Bloedorn, Jr., R. B. Fancher, Gary L. Loseke, Catherine C. Stroh, W. M. Watrous.

December 31, 1981

ASSETS

Mil. Thou.

1. Cash and due from depository institutions		
2. U.S. Treasury securities		5,274
3. Obligations of other U.S. Government agencies and corporations		2,869
4. Obligations of States and Political subdivisions in the United States		4,296
5. Other bonds, notes, and debentures		9,520
6. Federal Reserve stock and corporate stock		
7. Trading account securities		120
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)		3,950
b. Less: allowance for possible loan losses	37,252	
c. Loans, Net	347	
10. Lease financing receivables		36,905
11. Bank premises, furniture and fixtures, and other assets representing bank premises		570
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		1,590
16. TOTAL ASSETS (sum of items 1 thru 15)		65,094

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations		12,011
18. Time and savings deposits of individuals, partnerships, and corporations		40,346
19. Deposits of United States Government		52
20. Deposits of States and political subdivisions in the United States		1,645
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		
24. TOTAL DEPOSITS (sum of items 17 thru 23)		215
a. Total demand deposits		54,269
b. Total time and savings deposits	12,675	
25. Federal funds purchased and securities sold under agreements to repurchase	41,594	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		1,870
b. Other liabilities for borrowed money		508
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		488
31. Subordinated notes and debentures		57,135

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 20,000 (Par Value)		
b. No. shares outstanding 20,000 (Par Value)		
34. Surplus		2,000
35. Undivided profits		2,000
36. Reserve for contingencies and other capital reserves		3,959
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		7,959
		65,094

PIONEER BANK, FOUNTAIN
El Paso County

OFFICERS

Leo R. Smentowski, President; Stephen A. Mosher, Executive Vice President;
D. Laverne Fellhauer, Cashier; Dorothy B. Brewer, Administrative and Marketing
Officer; Marcia L. Montgomery, Assistant Loan Officer.

DIRECTORS

Leo R. Smentowski, Floy E. Murphy, Stephen A. Mosher, Marcella Smentowski,
William G. Packard, Jr., William F. Esch.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,555
2. U.S. Treasury securities		750
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		655
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,000
9. a. Loans, Total (excluding unearned income)	5,252	
b. Less: allowance for possible loan losses	50	
c. Loans, Net		5,202
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		183
12. Real estate owned other than bank premises		22
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		171
16. TOTAL ASSETS (sum of items 1 thru 15)		9,538
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,699
18. Time and savings deposits of individuals, partnerships, and corporations		2,665
19. Deposits of United States Government		27
20. Deposits of States and political subdivisions in the United States		3,277
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		79
24. TOTAL DEPOSITS (sum of items 17 thru 23)		8,747
a. Total demand deposits	3,170	
b. Total time and savings deposits	5,577	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		137
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		8,884
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 20,000		
b. No. shares outstanding 20,000 (Par Value)		200
34. Surplus		300
35. Undivided profits		154
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		654
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		9,538

THE FOWLER STATE BANK, FOWLER
Otero County

OFFICERS

Joe M. Fox, President; Mrs. H. W. Fox, Chairman of the Board; Doyle Marvin, Vice President & Cashier; Jonathan R. Fox, Assistant Cashier.

DIRECTORS

Joe M. Fox, Mrs. H. W. Fox, Jonathan R. Fox, Doyle Marvin, E. F. Tillotson.

December 31, 1981

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	199
2. U.S. Treasury securities	3,255
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States	413
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	2,625
9. a. Loans, Total (excluding unearned income)	3,683
b. Less: allowance for possible loan losses	72
c. Loans, Net	3,611
10. Lease financing receivables	11
11. Bank premises, furniture and fixtures, and other assets representing bank premises	10
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	9
16. TOTAL ASSETS (sum of items 1 thru 15)	10,133

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	1,760
18. Time and savings deposits of individuals, partnerships, and corporations	7,052
19. Deposits of United States Government	8
20. Deposits of States and political subdivisions in the United States	59
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	30
24. TOTAL DEPOSITS (sum of items 17 thru 23)	8,909
a. Total demand deposits	1,804
b. Total time and savings deposits	7,105
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	8,909
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	(Par Value)	
33. Common Stock a. No. shares authorized	500	
b. No. shares outstanding	500	(Par Value)
34. Surplus		50
35. Undivided profits		250
36. Reserve for contingencies and other capital reserves		924
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,224
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		10,133

PLATTE VALLEY BANK OF WELD COUNTY, FREDERICK
Weld County

OFFICERS

James J. O'Dell, President & Chairman of the Board; Alan D. Wilson, Executive Vice President; Mary Jane Hall, Vice President; Allan J. Becker, Assistant Vice President; Virginia L. Unrein, Cashier.

DIRECTORS

Eugene C. Anderson, Betty Butz, Richard Chenoweth, James J. O'Dell, Jeanne L. O'Dell, Alan D. Wilson.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		725
2. U.S. Treasury securities		499
3. Obligations of other U.S. Government agencies and corporations		200
4. Obligations of States and Political subdivisions in the United States		462
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		750
9. a. Loans, Total (excluding unearned income)	5,279	
b. Less: allowance for possible loan losses	60	
c. Loans, Net		5,219
10. Lease financing receivables		158
11. Bank premises, furniture and fixtures, and other assets representing bank premises		466
12. Real estate owned other than bank premises		115
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		320
16. TOTAL ASSETS (sum of items 1 thru 15).		8,914
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,469
18. Time and savings deposits of individuals, partnerships, and corporations		5,452
19. Deposits of United States Government		14
20. Deposits of States and political subdivisions in the United States		779
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		44
24. TOTAL DEPOSITS (sum of items 17 thru 23)		7,758
a. Total demand deposits	1,695	
b. Total time and savings deposits	6,063	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		270
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		172
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		8,200
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 20,000 (Par Value)		
b. No. shares outstanding 20,000 (Par Value)		200
34. Surplus		350
35. Undivided profits		164
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		714
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		8,914

SUMMIT COUNTY BANK, FRISCO
Summit County

OFFICERS

Alan Crook, President; Larry Snyder, Vice President; William A. Haynes, Vice President and Cashier; Susan Bailey, Installment Loan Officer; Leilani D. Dunlap, Loan Operations Officer.

DIRECTORS

Donald Farber, H. S. Myers, Alan Crook, Larry Snyder, William A. Haynes, Charles P. Anderson.

December 31, 1981

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		3,035
2. U.S. Treasury securities		969
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		1,298
5. Other bonds, notes, and debentures		1,265
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	12,207	
b. Less: allowance for possible loan losses	124	
c. Loans, Net		12,083
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,667
12. Real estate owned other than bank premises		45
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		846
16. TOTAL ASSETS (sum of items 1 thru 15)		21,208
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		8,016
18. Time and savings deposits of individuals, partnerships, and corporations		5,065
19. Deposits of United States Government		38
20. Deposits of States and political subdivisions in the United States		2,843
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		330
24. TOTAL DEPOSITS (sum of items 17 thru 23)		16,292
a. Total demand deposits	9,072	
b. Total time and savings deposits	7,220	
25. Federal funds purchased and securities sold under agreements to repurchase		1,050
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		1,475
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		357
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		19,174
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding		(Par Value) . . .
33. Common Stock a. No. shares authorized	64,000	
b. No. shares outstanding	64,000	(Par Value) . . .
34. Surplus		480
35. Undivided profits		820
36. Reserve for contingencies and other capital reserves		734
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,034
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		21,208

FRUITA STATE BANK, FRUITA
Mesa CountyOFFICERSKenneth Strother, President; A. M. Crews, Executive Vice President;
Robert Stewart, Cashier; Richard Youmans, Loan Officer.DIRECTORSE. Harry Hess, Ross Jacobs, Emmett Elizondo, Kenneth Strother, A. M. Crews,
Robert Gobbo, Richard Cipolla, D. Earle Brumbaugh.

December 31, 1981

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	2,444
2.	U.S. Treasury securities	2,545
3.	Obligations of other U.S. Government agencies and corporations	500
4.	Obligations of States and Political subdivisions in the United States.	3,349
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	3,650
9.	a. Loans, Total (excluding unearned income)	10,611
	b. Less: allowance for possible loan losses.	136
	c. Loans, Net	10,475
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	328
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	572
16.	TOTAL ASSETS (sum of items 1 thru 15).	23,863

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	4,594
18.	Time and savings deposits of individuals, partnerships, and corporations	11,433
19.	Deposits of United States Government	30
20.	Deposits of States and political subdivisions in the United States	4,199
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	479
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	20,735
	a. Total demand deposits.	5,713
	b. Total time and savings deposits.	15,022
25.	Federal funds purchased and securities sold under agreements to repurchase	249
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	81
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	535
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	21,600
31.	Subordinated notes and debentures.	

EQUITY CAPITAL

32.	Preferred stock a. No. shares outstanding None (Par Value) . . .	
33.	Common Stock a. No. shares authorized 5,000 (Par Value) . . .	500
	b. No. shares outstanding 5,000 (Par Value) . . .	1,000
34.	Surplus.	763
35.	Undivided profits.	
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	2,263
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	23,863

BANK OF GEORGETOWN, GEORGETOWN
Clear Creek CountyOFFICERS

Clay J. Hutchinson, Jr., President; Edward A. Walters, Cashier; Dolores Zavala, Grace Schmucker, Assistant Cashiers.

DIRECTORS

Leo N. Bradley, Hugo Buerger III, Thomas J. Carney, Clay J. Hutchinson, Jr., Richard M. Kreutzer, Edward A. Walters, Otto H. Werlin.

December 31, 1981

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	1,123
2. U.S. Treasury securities	890
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States	
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	350
9. a. Loans, Total (excluding unearned income)	3,562
b. Less: allowance for possible loan losses	41
c. Loans, Net	3,521
10. Lease financing receivables	48
11. Bank premises, furniture and fixtures, and other assets representing bank premises	85
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	121
16. TOTAL ASSETS (sum of items 1 thru 15)	6,138

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	2,051
18. Time and savings deposits of individuals, partnerships, and corporations	2,087
19. Deposits of United States Government	2
20. Deposits of States and political subdivisions in the United States	1,340
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	85
24. TOTAL DEPOSITS (sum of items 17 thru 23)	5,565
a. Total demand deposits	2,803
b. Total time and savings deposits	2,762
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	39
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	5,604
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	(Par Value)	
33. Common Stock a. No. shares authorized	700	
b. No. shares outstanding	700	
34. Surplus	(Par Value)	105
35. Undivided profits		250
36. Reserve for contingencies and other capital reserves		179
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		534
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		6,138

THE BANK OF GLENWOOD, GLENWOOD SPRINGS
Garfield County

OFFICERS

Kohler McInnis, Chairman of the Board; W. T. Sisson, President; D. D. Johnson, Vice President; Dorothy Youmans, Vice President; Bert Bankert, Vice President and Cashier; Darlene Snook, Comptroller, Jeanne Baker, Customer Service, Dixie Murphy, Head Teller, W. Gene Curtis, Marketing Officer; John Masur, Loan Officer, Dorothy Lyons, Administrative Assistant and Secretary of the Board.

DIRECTORS

William Bolitho, Leonis Chuc, Stanley Dodson, Gerald Hartert, Hugh Hyder, Kohler McInnis, Will Nicholson, Jr., Jeffrey Pease, William Sisson, Donald Vanderhoof.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		3,128
2. U.S. Treasury securities		5,210
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		2,736
5. Other bonds, notes, and debentures		167
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	19,689	
b. Less: allowance for possible loan losses.	215	
c. Loans, Net		19,474
10. Lease financing receivables.		326
11. Bank premises, furniture and fixtures, and other assets representing bank premises		618
12. Real estate owned other than bank premises		596
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		540
16. TOTAL ASSETS (sum of items 1 thru 15).		32,795
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		6,548
18. Time and savings deposits of individuals, partnerships, and corporations		16,902
19. Deposits of United States Government		18
20. Deposits of States and political subdivisions in the United States		5,300
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		33
23. Certified and officers' checks		476
24. TOTAL DEPOSITS (sum of items 17 thru 23)		29,277
a. Total demand deposits.	8,969	
b. Total time and savings deposits.	20,308	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		43
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		453
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		29,773
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 45,000 (Par Value)		
b. No. shares outstanding 45,000 (Par Value)		1,000
34. Surplus.		1,000
35. Undivided profits.		1,029
36. Reserve for contingencies and other capital reserves		(7)
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		3,022
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		32,795

VALLEY BANK & TRUST, GLENWOOD SPRINGS
Garfield County

OFFICERS

J. Robert Young, Chairman of the Board; Steve Connolly, Vice President;
L. Kristine Gardner, Assistant Vice President and Cashier-Secretary;
Dave Alley, Assistant Cashier.

DIRECTORS

J. Dudley Lockrem, Ernest Gianinetti, Wallace A.E. DeBeque, Peter Guy,
William Vollbracht, Rodney Slifer, Robert Downs, Walley Dallenbach,
J. Robert Young, Steve Connolly.

December 31, 1981

ASSETS

	<u>Mil. Thou.</u>
1. Cash and due from depository institutions	523
2. U.S. Treasury securities	900
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States	50
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	15
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	
9. a. Loans, Total (excluding unearned income)	6,352
b. Less: allowance for possible loan losses	40
c. Loans, Net	
10. Lease financing receivables	6,312
11. Bank premises, furniture and fixtures, and other assets representing bank premises	145
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	237
15. Other assets	8,182
16. TOTAL ASSETS (sum of items 1 thru 15)	

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	2,242
18. Time and savings deposits of individuals, partnerships, and corporations	2,752
19. Deposits of United States Government	8
20. Deposits of States and political subdivisions in the United States	1,838
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	10
23. Certified and officers' checks	188
24. TOTAL DEPOSITS (sum of items 17 thru 23)	7,038
a. Total demand deposits	2,481
b. Total time and savings deposits	4,557
25. Federal funds purchased and securities sold under agreements to repurchase	294
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	68
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	7,400
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding		(Par Value)	
33. Common Stock a. No. shares authorized	40,000		
b. No. shares outstanding	40,000	(Par Value)	300
34. Surplus			200
35. Undivided profits			282
36. Reserve for contingencies and other capital reserves			
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)			782
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)			8,182

DENVER WEST BANK & TRUST, GOLDEN
Jefferson CountyOFFICERS

Mark Norwalk, President; Lois McEachern, Cashier-Secretary.

DIRECTORSL. Clark Caley, H. D. Huff, Mark Norwalk, Gary Polumbus, Greg Stevinson,
Charles Stevinson.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		711
2. U.S. Treasury securities		782
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		14
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,275
9. a. Loans, Total (excluding unearned income)	4,590	
b. Less: allowance for possible loan losses.	51	
c. Loans, Net		4,539
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		89
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		103
16. TOTAL ASSETS (sum of items 1 thru 15).		7,513
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,223
18. Time and savings deposits of individuals, partnerships, and corporations		2,147
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		1,787
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		85
24. TOTAL DEPOSITS (sum of items 17 thru 23)		6,242
a. Total demand deposits.	2,308	
b. Total time and savings deposits.	3,934	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		13
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		124
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		6,379
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 10,000		
b. No. shares outstanding 10,000 (Par Value)		500
34. Surplus.		400
35. Undivided profits.		234
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,134
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		7,513

GOLDEN STATE BANK, GOLDEN
Jefferson CountyOFFICERS

Gurnett Steinhauer, Chairman of the Board; Hans Von Barby, President; Betty M. Paulson, Vice President & Cashier; John C. Hannagan, Richard S. Bair, Vice Presidents; Thomas E. Romito, Assistant Vice President.

DIRECTORS

Hans Von Barby, Earl K. Madsen, Kenneth W. Nickerson, James H. Ogg, Thomas G. Plummer, Leonard Perlmutter, Herman Ponder, Gurnett Steinhauer, Wm. H. Walrath.

December 31, 1981

ASSETS

	Mil. Thou.
1. Cash and due from depository institutions	2,297
2. U.S. Treasury securities	1,999
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States	1,273
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	
9. a. Loans, Total (excluding unearned income)	18,723
b. Less: allowance for possible loan losses	230
c. Loans, Net	18,493
10. Lease financing receivables	83
11. Bank premises, furniture and fixtures, and other assets representing bank premises	252
12. Real estate owned other than bank premises	81
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	57
16. TOTAL ASSETS (sum of items 1 thru 15)	25,052

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	6,165
18. Time and savings deposits of individuals, partnerships, and corporations	13,974
19. Deposits of United States Government	10
20. Deposits of States and political subdivisions in the United States	1,964
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	13
23. Certified and officers' checks	462
24. TOTAL DEPOSITS (sum of items 17 thru 23)	22,588
a. Total demand deposits	8,514
b. Total time and savings deposits	14,074
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	427
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	23,015
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	(Par Value)	
33. Common Stock a. No. shares authorized	4,500	
b. No. shares outstanding	4,260	(Par Value)
34. Surplus		650
35. Undivided profits		650
36. Reserve for contingencies and other capital reserves		785
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		(48)
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		2,037
		25,052

THE AMERICAN STATE BANK OF GRANADA, GRANADA
Prowers County

OFFICERS

J. B. McKeever, President; C. B. Kennedy, Executive Vice President;
Martin E. Jensen, Vice President; Verlia M. Helsel, Assistant Vice President
& Assistant Cashier.

DIRECTORS

Martin E. Jensen, C.B. Kennedy, J. B. McKeever, Sarah H. McKeever, Carl M. Shinn.

December 31, 1981

<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions	472
2. U.S. Treasury securities	2,462
3. Obligations of other U.S. Government agencies and corporations	452
4. Obligations of States and Political subdivisions in the United States	458
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	3
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	350
9. a. Loans, Total (excluding unearned income)	3,497
b. Less: allowance for possible loan losses.	54
c. Loans, Net	3,443
10. Lease financing receivables.	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	80
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies.	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	231
16. TOTAL ASSETS (sum of items 1 thru 15).	7,951

<u>LIABILITIES</u>	
17. Demand deposits of individuals, partnerships, and corporations	846
18. Time and savings deposits of individuals, partnerships, and corporations	5,413
19. Deposits of United States Government	7
20. Deposits of States and political subdivisions in the United States	598
21. Deposits of foreign governments and official institutions.	
22. Deposits of commercial banks	
23. Certified and officers' checks	31
24. TOTAL DEPOSITS (sum of items 17 thru 23).	6,895
a. Total demand deposits.	1,124
b. Total time and savings deposits.	5,771
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities.	169
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	7,064
31. Subordinated notes and debentures.	

<u>EQUITY CAPITAL</u>	
32. Preferred stock a. No. shares outstanding	None (Par Value) . . .
33. Common Stock a. No. shares authorized	1,400
b. No. shares outstanding	1,400 (Par Value) . . .
34. Surplus.	140
35. Undivided profits.	395
36. Reserve for contingencies and other capital reserves	337
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	15
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	887
	7,951

MIDDLE PARK BANK, GRANBY
Grand County

OFFICERS

Dan Leahy, President; Richard W. Ramler, Senior Vice President; Barbara L. Mitchell, Vice President; Helen I. Howell, Loan Administration Officer. Cynthia L. Fulk, Cashier.

DIRECTORS

Robert W. Isham, Eleanor J. Isham, William E. Jennings, Louis C. Yager, Dan Leahy.

December 31, 1981

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	1,033
2. U.S. Treasury securities	1,226
3. Obligations of other U.S. Government agencies and corporations	2,652
4. Obligations of States and Political subdivisions in the United States	1,311
5. Other bonds, notes, and debentures	0
6. Federal Reserve stock and corporate stock	0
7. Trading account securities	0
8. Federal Funds sold and securities purchased under agreements to resell	0
9. a. Loans, Total (excluding unearned income)	16,537
b. Less: allowance for possible loan losses	175
c. Loans, Net	16,362
10. Lease financing receivables	0
11. Bank premises, furniture and fixtures, and other assets representing bank premises	65
12. Real estate owned other than bank premises	361
13. Investments in unconsolidated subsidiaries and associated companies	0
14. Customers' liability to this bank on acceptances outstanding	0
15. Other assets	533
16. TOTAL ASSETS (sum of items 1 thru 15)	23,543

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	4,857
18. Time and savings deposits of individuals, partnerships, and corporations	9,132
19. Deposits of United States Government	0
20. Deposits of States and political subdivisions in the United States	5,074
21. Deposits of foreign governments and official institutions	0
22. Deposits of commercial banks	0
23. Certified and officers' checks	0
24. TOTAL DEPOSITS (sum of items 17 thru 23)	108
a. Total demand deposits	19,171
b. Total time and savings deposits	5,125
25. Federal funds purchased and securities sold under agreements to repurchase	14,046
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	1,950
b. Other liabilities for borrowed money	0
27. Mortgage indebtedness and liability for capitalized leases	0
28. Bank's liability on acceptances executed and outstanding	0
29. Other liabilities	0
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	424
31. Subordinated notes and debentures	21,545
	0

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding None (Par Value)	0
33. Common Stock a. No. shares authorized 55,000	
b. No. shares outstanding 55,000 (Par Value)	550
34. Surplus	800
35. Undivided profits	648
36. Reserve for contingencies and other capital reserves	0
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,998
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	23,543

BANK OF ORCHARD MESA, GRAND JUNCTION
Mesa CountyOFFICERS

O. R. Patterick, Director; Tom Elder, Chairman of the Board;
Richard Witsken, President; Norman Cooper, Sr. Vice President;
Louise Dixon, Cashier; Lois Feil, Vice President.

DIRECTORS

Tom Elder, Richard Witsken, Walter Fees, Jr., Percy Fleming,
Harold Kendrick, D. G. Son, Ray Boggs, Billy Green, O. R. Patterick,
LeRoy Bacon, Lance Johnson.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		6,434
2. U.S. Treasury securities		5,788
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		564
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	17,586	
b. Less: allowance for possible loan losses.	199	
c. Loans, Net		17,387
10. Lease financing receivables.		397
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,088
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		715
16. TOTAL ASSETS (sum of items 1 thru 15).		32,373
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		9,894
18. Time and savings deposits of individuals, partnerships, and corporations		14,751
19. Deposits of United States Government		83
20. Deposits of States and political subdivisions in the United States		3,938
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		290
24. TOTAL DEPOSITS (sum of items 17 thru 23)		28,956
a. Total demand deposits.	10,304	
b. Total time and savings deposits.	18,652	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		491
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		29,447
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 100,000 (Par Value)		400
b. No. shares outstanding 100,000 (Par Value)		934
34. Surplus.		1,602
35. Undivided profits.		(10)
36. Reserve for contingencies and other capital reserves		2,926
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		32,373
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		

UNITED STATES BANK OF GRAND JUNCTION
Grand Junction
Mesa County

OFFICERS

Herbert Bacon, Chairman of the Board and Chief Executive Officer, Bill Gossett, President; Marvin Moeller, Cashier/Secretary; Miles Kara, Sr. Vice President and Trust Officer.

DIRECTORS

Herbert Bacon, Bill Gossett, O. B. Hubbard, Harry Pforzheimer, Anthony Williams, Linda Gilmore, L. O. Griffith, H. Kirk Jackson, Gordon Munro, Bruce Alexander, Guy Cherp,

December 31, 1981

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	16,624
2. U.S. Treasury securities	8,202
3. Obligations of other U.S. Government agencies and corporations	3,800
4. Obligations of States and Political subdivisions in the United States	6,019
5. Other bonds, notes, and debentures	308
6. Federal Reserve stock and corporate stock	
7. Trading account securities	4,500
8. Federal Funds sold and securities purchased under agreements to resell	90,804
9. a. Loans, Total (excluding unearned income)	1,141
b. Less: allowance for possible loan losses	
c. Loans, Net	89,663
10. Lease financing receivables	247
11. Bank premises, furniture and fixtures, and other assets representing bank premises	4,310
12. Real estate owned other than bank premises	311
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	2,914
16. TOTAL ASSETS (sum of items 1 thru 15)	136,898

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	36,674
18. Time and savings deposits of individuals, partnerships, and corporations	64,235
19. Deposits of United States Government	272
20. Deposits of States and political subdivisions in the United States	13,580
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	2,174
23. Certified and officers' checks	1,352
24. TOTAL DEPOSITS (sum of items 17 thru 23)	118,287
a. Total demand deposits	44,600
b. Total time and savings deposits	73,687
25. Federal funds purchased and securities sold under agreements to repurchase	490
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	757
27. Mortgage indebtedness and liability for capitalized leases	2,474
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	2,320
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	124,328
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding None (Par Value)	
33. Common Stock a. No. shares authorized 20,000 (Par Value)	
b. No. shares outstanding 20,000 (Par Value)	2,000
34. Surplus	8,000
35. Undivided profits	2,570
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	12,570
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	136,898

CENTRAL BANK OF GREELEY, GREELEY
Weld County

OFFICERS

P. Dewayne Krause, President; Fred Bauer, Larry D. Wood, Vice Presidents;
Marsha Sword, Cashier; Faith Burke Hill, Consumer Loan Officer;
Donna L. Oyler, Mortgage Loan Officer.

DIRECTORS

Richard A. Boettcher, William E. Bohlender, Wendell R. Fuller, P. Dewayne
Krause, Mike Lehan, Myron Meyer, Dave L. Royer, Jack L. Schreiber,
Hiroshi Tateyama, John P. Watson.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		901
2. U.S. Treasury securities		723
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		1,383
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		245
9. a. Loans, Total (excluding unearned income)	6,472	
b. Less: allowance for possible loan losses	80	
c. Loans, Net		6,392
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		387
12. Real estate owned other than bank premises		82
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		289
16. TOTAL ASSETS (sum of items 1 thru 15)		10,402
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,539
18. Time and savings deposits of individuals, partnerships, and corporations		5,739
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		944
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		60
24. TOTAL DEPOSITS (sum of items 17 thru 23)		9,282
a. Total demand deposits	2,954	
b. Total time and savings deposits	6,328	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		50
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		230
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		9,562
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 15,000		
b. No. shares outstanding 15,000 (Par Value)		150
34. Surplus		475
35. Undivided profits		215
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		840
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		10,402

CENTRAL BANK OF WEST GREELEY
Greeley
Weld County

OFFICERS

P. Dewayne Krause, President; Kenneth R. Grunkemeyer, Executive Vice President;
Marsha L. Sword, Cashier; Donna L. Oyler, Loan Officer.

DIRECTORS

John P. Watson, Richard A. Boettcher, Sr., George B. McKinley, Jack L.
Schreiber, P. Dewayne Krause.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		141
2. U.S. Treasury securities		100
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		100
9. a. Loans, Total (excluding unearned income)	1,812	
b. Less: allowance for possible loan losses.		11
c. Loans, Net		1,801
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		172
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		115
16. TOTAL ASSETS (sum of items 1 thru 15).		2,429
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		799
18. Time and savings deposits of individuals, partnerships, and corporations		739
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		
24. TOTAL DEPOSITS (sum of items 17 thru 23)		1,538
a. Total demand deposits.	799	
b. Total time and savings deposits.	739	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		5
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		19
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		1,562
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 45,000		
b. No. shares outstanding 45,000 (Par Value)		450
34. Surplus.		300
35. Undivided profits.		117
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		867
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		2,429

UNION COLONY BANK, GREELEY
Weld County

OFFICERS

Lawrence Menefee, President; Victor Nottingham, Vice President; James Davies, Vice President; Kathryn Boyle, Cashier, Kristin Hyatt, Loan Officer.

DIRECTORS

John Todd, Robert Ruyle, George Doering, Lawrence Menefee, Victor Nottingham, James Shelton, John Kinkade, James Listen.

December 31, 1981

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		2,954
2. U.S. Treasury securities		1,700
3. Obligations of other U.S. Government agencies and corporations		100
4. Obligations of States and Political subdivisions in the United States		2,211
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		34
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	15,675	
b. Less: allowance for possible loan losses	174	
c. Loans, Net		15,501
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		718
12. Real estate owned other than bank premises		14
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		1,026
16. TOTAL ASSETS (sum of items 1 thru 15)		24,258
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		4,809
18. Time and savings deposits of individuals, partnerships, and corporations		13,259
19. Deposits of United States Government		79
20. Deposits of States and political subdivisions in the United States		2,881
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		124
24. TOTAL DEPOSITS (sum of items 17 thru 23)		21,152
a. Total demand deposits	5,109	
b. Total time and savings deposits	16,043	
25. Federal funds purchased and securities sold under agreements to repurchase		1,075
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		17
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		389
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		22,633
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 110,000		
b. No. shares outstanding 110,000 (Par Value)		550
34. Surplus		592
35. Undivided profits		483
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,625
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		24,258

UNITED BANK OF GREELEY, GREELEY
Weld County

OFFICERS

Norman M. Dean, President; John D. Goltry, Senior Vice President and Cashier; Edwin C. Boos, Senior Vice President and Trust Officer; Karl E. Saboe, Executive Vice President; Jack J. Meakins, Senior Vice President; Eugene W. Allen, Charles C. Bartlett, Roland N. Hayes, Jr., Ralph Kreidler, Joseph Kuettel, Gerald L. Moody, Eloy U. Ortega, Bud R. Richardson, Vice Presidents.

DIRECTORS

H. Ross Adamson, Thomas J. Cowan, Norman M. Dean, Mary Ann Feuerstein, Leo Gallagher, Gid W. Gates, Barnard Houtchens, Harlan K. Houtchens, H. Gordon Johnson, Charles L. Lott, Robert H. Markley, James E. Miller, C. Howard Murphy, Thomas A. Rapp, Jr., David H. Werking, Harold Winograd.

December 31, 1981

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		8,368
2. U.S. Treasury securities		8,128
3. Obligations of other U.S. Government agencies and corporations		900
4. Obligations of States and Political subdivisions in the United States		11,934
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	56,751	
b. Less: allowance for possible loan losses	556	
c. Loans, Net		56,195
10. Lease financing receivables		3,095
11. Bank premises, furniture and fixtures, and other assets representing bank premises		542
		81
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		2,948
16. TOTAL ASSETS (sum of items 1 thru 15)		92,191
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		17,344
18. Time and savings deposits of individuals, partnerships, and corporations		51,730
19. Deposits of United States Government		1
20. Deposits of States and political subdivisions in the United States		8,334
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		13
23. Certified and officers' checks		840
24. TOTAL DEPOSITS (sum of items 17 thru 23)		78,262
a. Total demand deposits	19,068	
b. Total time and savings deposits	59,194	
25. Federal funds purchased and securities sold under agreements to repurchase		4,610
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		375
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		1,999
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		85,246
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 204,000		
b. No. shares outstanding 204,000 (Par Value)		2,040
34. Surplus		2,740
35. Undivided profits		2,165
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		6,945
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		92,191

WELD COLORADO BANK, GREELEY
Weld County

OFFICERS

Floyd E. Harmon, President; Harold Kountze, Jr., Vice President; George Kaberline, Vice President and Secretary; Patricia A. Brewer, Cashier; John M. Croissant, Loan Officer.

DIRECTORS

Edgar F. Bartels, Edward J. Eisenman, Joseph L. Haefeli, Floyd E. Harmon, Ricahrd J. Kemme, Harold Kountze, Jr.

December 31, 1981

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions		2,714
2. U.S. Treasury securities		1,016
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	6,034	
b. Less: allowance for possible loan losses	77	
c. Loans, Net		5,957
10. Lease financing receivables		946
11. Bank premises, furniture and fixtures, and other assets representing bank premises		84
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		320
15. Other assets		11,037
16. TOTAL ASSETS (sum of items 1 thru 15)		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,230
18. Time and savings deposits of individuals, partnerships, and corporations		4,969
19. Deposits of United States Government		13
20. Deposits of States and political subdivisions in the United States		2,331
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		54
24. TOTAL DEPOSITS (sum of items 17 thru 23)		9,597
a. Total demand deposits	2,319	
b. Total time and savings deposits	7,278	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		514
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		10,111
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 2,000 (Par Value)		
b. No. shares outstanding 2,000 (Par Value)		200
34. Surplus		425
35. Undivided profits		299
36. Reserve for contingencies and other capital reserves		2
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		926
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		11,037

THE GUNNISON BANK AND TRUST COMPANY, GUNNISON
Gunnison County

OFFICERS

C. S. Spencer, President; Roger E. Cotten, Leslie O. Mergelman, Vice Presidents; Barbara J. Barron, Cashier-Secretary & Vice President; Evelyn L. Merrill, Gwendolyn R. Danni, Clinton F. Spencer, Assistant Cashiers; Gwendolyn K. Averill, Auditor.

DIRECTORS

Clinton F. Spencer, Eugene R. Lallier, Fred R. Field, Polly Spann, W. B. Endner, Paul E. Sammons, James R. Larkin.

December 31, 1981

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	2,337
2. U.S. Treasury securities	479
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States	1,664
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	42
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	1,150
9. a. Loans, Total (excluding unearned income)	18,002
b. Less: allowance for possible loan losses	170
c. Loans, Net	17,832
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	109
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	475
16. TOTAL ASSETS (sum of items 1 thru 15)	24,458

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	5,567
18. Time and savings deposits of individuals, partnerships, and corporations	11,196
19. Deposits of United States Government	19
20. Deposits of States and political subdivisions in the United States	4,327
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	297
23. Certified and officers' checks	586
24. TOTAL DEPOSITS (sum of items 17 thru 23)	21,992
a. Total demand deposits	7,141
b. Total time and savings deposits	14,851
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	353
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	22,345
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	(Par Value)	
33. Common Stock a. No. shares authorized	3,800	
b. No. shares outstanding	3,800	(Par Value)
34. Surplus		76
35. Undivided profits		1,335
36. Reserve for contingencies and other capital reserves		702
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,113
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		24,458

HAXTUN COMMUNITY BANK, HAXTUN
Phillips County

OFFICERS

Lloyd A. Nelson, President; Rudy dela Rambelje, Vice President;
Paul W. Wernsman, Cashier-Secretary; Cella M. Garrett, Assistant
Cashier; Barry L. Koberstein, Assistant Vice President.

DIRECTORS

Lloyd A. Nelson, Paul W. Wernsman, K. A. Whaley, Philip Ruch, Keith D.
Gilliland, Tommy G. Thompson, Loren N. Garretson.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		2,514
2. U.S. Treasury securities		2,094
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		2,572
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,200
9. a. Loans, Total (excluding unearned income)	7,171	
b. Less: allowance for possible loan losses	84	
c. Loans, Net		7,087
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		209
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		291
16. TOTAL ASSETS (sum of items 1 thru 15).		15,967
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		4,367
18. Time and savings deposits of individuals, partnerships, and corporations		8,267
19. Deposits of United States Government		59
20. Deposits of States and political subdivisions in the United States		1,036
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		10
23. Certified and officers' checks		370
24. TOTAL DEPOSITS (sum of items 17 thru 23)		14,109
a. Total demand deposits	4,940	
b. Total time and savings deposits	9,169	
25. Federal funds purchased and securities sold under agreements to repurchase		360
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		242
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		14,711
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 3,000		
b. No. shares outstanding 3,000 (Par Value)		300
34. Surplus		700
35. Undivided profits		256
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,256
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		15,967

HEREFORD STATE BANK, HEREFORD
Weld CountyOFFICERS

Dennis D. Kugler, President; Eldon R. Chandler, Executive Vice President;
Gloria M. Hastings, Vice President & Cashier-Secretary.

DIRECTORS

Dennis D. Kugler, Bradford K. Bochow, Eldon R. Chandler, Jess Zimmerman, Gloria
M. Hastings, Jerry Hastings.

December 31, 1981

ASSETS

	<u>Mil. Thou.</u>
1. Cash and due from depository institutions	391
2. U.S. Treasury securities	730
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States	25
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	515
9. a. Loans, Total (excluding unearned income)	1,598
b. Less: allowance for possible loan losses	4
c. Loans, Net	1,594
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	11
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	131
16. TOTAL ASSETS (sum of items 1 thru 15)	3,397

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	403
18. Time and savings deposits of individuals, partnerships, and corporations	1,524
19. Deposits of United States Government	1
20. Deposits of States and political subdivisions in the United States	1,097
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	61
24. TOTAL DEPOSITS (sum of items 17 thru 23)	3,086
a. Total demand deposits	539
b. Total time and savings deposits	2,547
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	70
31. Subordinated notes and debentures	3,156

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding None (Par Value)	
33. Common Stock a. No. shares authorized 5,200 (Par Value)	
b. No. shares outstanding 5,200 (Par Value)	52
34. Surplus	153
35. Undivided profits	36
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	241
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	3,397

FIRST BANK & TRUST, HOLLY
Prowers County

OFFICERS

J. B. McKeever, President and Trust Officer; O. W. Folsom, Vice President;
J. L. Humrich, Trust Officer; Berniece Tinsley, Cashier; Barbara Cline,
Phyllis Thrall, Assistant Cashiers; Rella Ann Steele, Assistant Trust
Officer.

DIRECTORS

J. L. Humrich, L. L. MacFarlane, J. B. McKeever, Sarah H. McKeever,
John H. Willhite.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,233
2. U.S. Treasury securities		1,519
3. Obligations of other U.S. Government agencies and corporations		402
4. Obligations of States and Political subdivisions in the United States		533
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		3
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		900
9. a. Loans, Total (excluding unearned income)	5,891	
b. Less: allowance for possible loan losses	52	
c. Loans, Net		5,839
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		115
12. Real estate owned other than bank premises		11
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		288
16. TOTAL ASSETS (sum of items 1 thru 15)		10,843
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,623
18. Time and savings deposits of individuals, partnerships, and corporations		6,188
19. Deposits of United States Government		6
20. Deposits of States and political subdivisions in the United States		287
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		98
24. TOTAL DEPOSITS (sum of items 17 thru 23)		9,742
a. Total demand deposits	2,935	
b. Total time and savings deposits	6,807	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		179
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		9,921
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 11,000		
b. No. shares outstanding 11,000 (Par Value)		110
34. Surplus		425
35. Undivided profits		387
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		922
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		10,843

FARMERS STATE BANK OF HOLYOKE, HOLYOKE
Phillips County

OFFICERS

Dennis D. Kugler, President; Rex A. Brown, Vice President; Eldon R. Chandler, Cashier-Secretary; Karla R. Stockton, Assistant Cashier.

DIRECTORS

Dennis D. Kugler, Rex A. Brown, Eldon R. Chandler, Douglas O. Kinzie.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		794
2. U.S. Treasury securities		344
3. Obligations of other U.S. Government agencies and corporations		776
4. Obligations of States and Political subdivisions in the United States		177
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	3,128	
b. Less: allowance for possible loan losses	10	
c. Loans, Net		3,118
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		132
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		213
16. TOTAL ASSETS (sum of items 1 thru 15)		5,554
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,349
18. Time and savings deposits of individuals, partnerships, and corporations		1,779
19. Deposits of United States Government		6
20. Deposits of States and political subdivisions in the United States		1,335
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		96
23. Certified and officers' checks		55
24. TOTAL DEPOSITS (sum of items 17 thru 23)		4,620
a. Total demand deposits	1,574	
b. Total time and savings deposits	3,046	
25. Federal funds purchased and securities sold under agreements to repurchase		400
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		36
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		92
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		5,148
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 6,000 (Par Value)		
b. No. shares outstanding 6,000 (Par Value)		150
34. Surplus		150
35. Undivided profits		106
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		406
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		5,554

THE FIRST STATE BANK OF HOTCHKISS, HOTCHKISS
Delta County

OFFICERS

John R. McCallister, President; Leslie M. Sharbono, Executive Vice President;
James F. Strovass, Vice President & Cashier; Christine M. Ungaro, Assistant
Cashier.

DIRECTORS

Thomas R. Kowalski, Stanley S. Brooks, Shirley C. Smith, John R. McCallister,
Dorsey Chism.

December 31, 1981

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		2,659
2. U.S. Treasury securities		1,397
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		955
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		25
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		665
9. a. Loans, Total (excluding unearned income)	6,777	
b. Less: allowance for possible loan losses	130	
c. Loans, Net		6,647
10. Lease financing receivables		82
11. Bank premises, furniture and fixtures, and other assets representing bank premises		136
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15)		12,566
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,453
18. Time and savings deposits of individuals, partnerships, and corporations		7,312
19. Deposits of United States Government		13
20. Deposits of States and political subdivisions in the United States		421
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		144
24. TOTAL DEPOSITS (sum of items 17 thru 23)		11,343
a. Total demand deposits	3,717	
b. Total time and savings deposits	7,626	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		11,343
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 3,000 (Par Value)		
b. No. shares outstanding 3,000 (Par Value)		300
34. Surplus		535
35. Undivided profits		388
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,223
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		12,566

FIRST STATE BANK, IDAHO SPRINGS
Clear Creek CountyOFFICERS

Gary Brooks, President; William Morr, Sr., Vice President; Richard Brown, Vice President; Selwyn Graves (inact), Vice President; Peggy Brown, Executive Vice President, C.A.O. and Cashier/Secretary; Ronda Haskins, Assistant Vice President; Sue Poulson, Assistant Cashier and Helen Buck, Assistant Cashier.

DIRECTORS

B. C. Blackwell, Gary Brooks, Max Brooks, Peggy Brown, Richard Brown, Robert Gibbs, Selwyn Graves, William Morr, Harold Wright.

December 31, 1981

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	1,185
2. U.S. Treasury securities	467
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States	1,263
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	
9. a. Loans, Total (excluding unearned income)	9,066
b. Less: allowance for possible loan losses	103
c. Loans, Net	8,963
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	35
12. Real estate owned other than bank premises	67
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	231
16. TOTAL ASSETS (sum of items 1 thru 15)	12,211

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	1,869
18. Time and savings deposits of individuals, partnerships, and corporations	5,341
19. Deposits of United States Government	15
20. Deposits of States and political subdivisions in the United States	3,282
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	58
24. TOTAL DEPOSITS (sum of items 17 thru 23)	10,565
a. Total demand deposits	2,619
b. Total time and savings deposits	7,946
25. Federal funds purchased and securities sold under agreements to repurchase	500
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	166
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	11,231
31. Subordinated notes and debentures	22

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding None (Par Value)	
33. Common Stock a. No. shares authorized 2,000 (Par Value)	
b. No. shares outstanding 2,000 (Par Value)	200
34. Surplus	278
35. Undivided profits	480
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	958
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	12,211

UNITED BANK OF IGNACIO, IGNACIO
La Plata County

OFFICERS

Richard W. Turner, Chairman of the Board; R. W. Turner, Jr., President;
Wayne Whiteman, Executive Vice President; Phyllis Young, Vice President
& Cashier;

DIRECTORS

Richard W. Turner, R. W. Turner Jr., Claudine B. Turner, L. W. McDaniel,
Wayne Whiteman, Phyllis Young.

December 31, 1981

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions	896	
2. U.S. Treasury securities	4,011	
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States	3,349	
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	1,900	
9. a. Loans, Total (excluding unearned income)	8,460	
b. Less: allowance for possible loan losses	83	
c. Loans, Net	8,377	
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	171	
12. Real estate owned other than bank premises	145	
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	433	
16. TOTAL ASSETS (sum of items 1 thru 15)	19,282	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	2,634	
18. Time and savings deposits of individuals, partnerships, and corporations	7,714	
19. Deposits of United States Government	532	
20. Deposits of States and political subdivisions in the United States	6,203	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks	112	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	17,195	
a. Total demand deposits	3,876	
b. Total time and savings deposits	13,319	
25. Federal funds purchased and securities sold under agreements to repurchase	120	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	60	
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	451	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	17,826	
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 2,000 (Par Value)		
b. No. shares outstanding 2,000		200
34. Surplus		800
35. Undivided profits		456
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,456
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		19,282

SEDGWICK COUNTY BANK, JULESBURG
Sedgwick County

OFFICERS

Joseph Geren, President; Clara Kay Bond, Cashier.

DIRECTORS

Dennis Kugler, Darris Cumming, Joseph J. Geren, Daphn Davis, Perry Case,
Donald Olson, Douglas Kinzie, James Scholl.

December 31, 1981

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		94
2. U.S. Treasury securities		92
3. Obligations of other U.S. Government agencies and corporations		100
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		15
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		270
9. a. Loans, Total (excluding unearned income)	1,533	
b. Less: allowance for possible loan losses		
c. Loans, Net		1,533
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		242
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		65
16. TOTAL ASSETS (sum of items 1 thru 15)		2,411
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		116
18. Time and savings deposits of individuals, partnerships, and corporations		458
19. Deposits of United States Government		2
20. Deposits of States and political subdivisions in the United States		1,111
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		83
23. Certified and officers' checks		9
24. TOTAL DEPOSITS (sum of items 17 thru 23)		1,779
a. Total demand deposits	121	
b. Total time and savings deposits	1,558	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		64
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		1,843
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 60,000 (Par Value)		
b. No. shares outstanding 60,000 (Par Value)		300
34. Surplus		200
35. Undivided profits		68
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		568
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		2,411

THE CITIZENS STATE BANK, KEENSBURG
Weld County

OFFICERS

C. H. Starks, Chairman of the Board; Harry Pippin, President;
Don Spearow, Vice President and Cashier; George Bush, Vice President;
Kevin Starks, Vice President; David Babb, Assistant Vice President.

DIRECTORS

C. H. Starks, Harry Pippin, Don Spearow, George Bush, Kevin Starks

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions	663	
2. U.S. Treasury securities	3,260	
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States	1,457	
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock	76	
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	1,000	
9. a. Loans, Total (excluding unearned income)	6,959	
b. Less: allowance for possible loan losses	63	
c. Loans, Net	6,896	
10. Lease financing receivables	12	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	133	
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	125	
16. TOTAL ASSETS (sum of items 1 thru 15)	13,622	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	2,788	
18. Time and savings deposits of individuals, partnerships, and corporations	7,062	
19. Deposits of United States Government	8	
20. Deposits of States and political subdivisions in the United States	1,809	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks	50	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	11,726	
a. Total demand deposits	3,431	
b. Total time and savings deposits	8,295	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money	652	
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	2	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	12,380	
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 1,000 (Par Value)		
b. No. shares outstanding 1,000 (Par Value)	100	
34. Surplus	600	
35. Undivided profits	542	
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,242	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	13,622	

KERSEY STATE BANK, KERSEY
Weld CountyOFFICERSEdward Clowers, President; Larry Neuschwanger, Vice President and Cashier;
Judi Michalik, Assistant Cashier.DIRECTORSCarl Barnett, St., Edward Clowers, Reuben Ehrlich, Lavern Glover,
Carl Hill, Jr., Victor Klein, Larry Neuschwanger, Ivan Shupe.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		670
2. U.S. Treasury securities		197
3. Obligations of other U.S. Government agencies and corporations		856
4. Obligations of States and Political subdivisions in the United States.		338
5. Other bonds, notes, and debentures		13
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	3,104	
b. Less: allowance for possible loan losses.	27	
c. Loans, Net		3,077
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		212
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		178
16. TOTAL ASSETS (sum of items 1 thru 15).		5,541
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,143
18. Time and savings deposits of individuals, partnerships, and corporations		1,597
19. Deposits of United States Government		10
20. Deposits of States and political subdivisions in the United States		2,015
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		10
24. TOTAL DEPOSITS (sum of items 17 thru 23)		4,775
a. Total demand deposits.	1,213	
b. Total time and savings deposits.	3,562	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		94
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		4,869
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 40		
b. No. shares outstanding 40 (Par Value)		250
34. Surplus.		200
35. Undivided profits.		222
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		672
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		5,541

THE KIOWA STATE BANK, KIOWA
Elbert County

OFFICERS

A. J. Anderson, President; John C. Burnett, Vice President; Eva Marie Sexson, Cashier-Secretary; Vera A. Johnson, Assistant Cashier; David S. Tallent, Loan Officer.

DIRECTORS

A. J. Anderson, Billy J. Bandt, Willis Herrick, Robert C. Johnson, Elliott G. Rice, Donald E. Siecke.

December 31, 1981

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions.		564
2. U.S. Treasury securities		1,066
3. Obligations of other U.S. Government agencies and corporations		400
4. Obligations of States and Political subdivisions in the United States.		1,471
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		200
9. a. Loans, Total (excluding unearned income)	8,254	
b. Less: allowance for possible loan losses.	92	
c. Loans, Net		8,162
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		625
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		376
16. TOTAL ASSETS (sum of items 1 thru 15).		12,864
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,198
18. Time and savings deposits of individuals, partnerships, and corporations		7,586
19. Deposits of United States Government		1
20. Deposits of States and political subdivisions in the United States		1,780
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		64
24. TOTAL DEPOSITS (sum of items 17 thru 23)		11,629
a. Total demand deposits.	2,565	
b. Total time and savings deposits.	9,064	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		185
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		11,814
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 6,871 (Par Value)		344
b. No. shares outstanding 6,871 (Par Value)		369
34. Surplus.		337
35. Undivided profits.		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,050
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		12,864

THE KIRK STATE BANK, KIRK
Yuma County

OFFICERS

Leland House, President; Dean Thompson and Roger Magg, Vice Presidents;
Ruth Wise, Cashier/Secretary.

DIRECTORS

John Baldwin, Lena Burkard, David Idler, Leland House, Dean Thompson,
Ruth Wise.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		537
2. U.S. Treasury securities		751
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		744
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	5,652	1,950
b. Less: allowance for possible loan losses	46	
c. Loans, Net		5,606
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		79
12. Real estate owned other than bank premises		93
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		1,021
16. TOTAL ASSETS (sum of items 1 thru 15).		10,781
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	2,174	
18. Time and savings deposits of individuals, partnerships, and corporations	4,478	
19. Deposits of United States Government	1	
20. Deposits of States and political subdivisions in the United States	2,853	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks	100	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	125	
a. Total demand deposits	2,303	9,731
b. Total time and savings deposits	7,428	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		337
31. Subordinated notes and debentures		10,068
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 1,500 (Par Value)		
b. No. shares outstanding 1,500 (Par Value)		150
34. Surplus		500
35. Undivided profits		63
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		713
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		10,781

THE KIT CARSON STATE BANK, KIT CARSON
Cheyenne County

OFFICERS

Bruce A. Andersen, President; Anna M. Gunderson, Cashier-Secretary;
Edna O. Blekeberg, Assistant Cashier.

DIRECTORS

Bruce A. Andersen, Jean N. Andersen, John E. Harker.

December 31, 1961

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions	3,655	
2. U.S. Treasury securities	1,812	
3. Obligations of other U.S. Government agencies and corporations	370	
4. Obligations of States and Political subdivisions in the United States	996	
5. Other bonds, notes, and debentures	22	
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	5,337	
b. Less: allowance for possible loan losses	63	
c. Loans, Net	5,274	
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	66	
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	107	
16. TOTAL ASSETS (sum of items 1 thru 15)	12,302	
	<u>LIABILITIES</u>	
17. Demand deposits of individuals, partnerships, and corporations	1,953	
18. Time and savings deposits of individuals, partnerships, and corporations	8,115	
19. Deposits of United States Government	2	
20. Deposits of States and political subdivisions in the United States	1,093	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks	21	
23. Certified and officers' checks	59	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	11,203	
a. Total demand deposits	2,891	
b. Total time and savings deposits	8,912	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	13	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	11,216	
31. Subordinated notes and debentures		
	<u>EQUITY CAPITAL</u>	
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 20,000		
b. No. shares outstanding 20,000 (Par Value)	200	
34. Surplus	400	
35. Undivided profits	486	
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,086	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	12,302	

THE BANK OF KREMMLING, KREMMLING
Grand County

OFFICERS

David Moll, President; Richard Herrema, Vice President; Dana Uncapher, Cashier-Secretary.

DIRECTORS

Marvin Moll, Daniel Moll, David Moll, Douglas Moll, Richard Herrema, Peg Ward.

December 31, 1981

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		673
2. U.S. Treasury securities		1,700
3. Obligations of other U.S. Government agencies and corporations		200
4. Obligations of States and Political subdivisions in the United States		1,582
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		200
9. a. Loans, Total (excluding unearned income)	5,289	
b. Less: allowance for possible loan losses	10	
c. Loans, Net		5,279
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		244
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		275
16. TOTAL ASSETS (sum of items 1 thru 15)		10,154
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,792
18. Time and savings deposits of individuals, partnerships, and corporations		4,321
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		1,921
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		39
24. TOTAL DEPOSITS (sum of items 17 thru 23)		9,073
a. Total demand deposits	3,291	
b. Total time and savings deposits	5,782	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		105
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		9,178
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding		
33. Common Stock a. No. shares authorized	3,000	(Par Value) . . .
b. No. shares outstanding	3,000	(Par Value) . . .
34. Surplus		300
35. Undivided profits		400
36. Reserve for contingencies and other capital reserves		236
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		976
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		10,154

THE COLORADO BANK AND TRUST COMPANY OF LA JUNTA, LA JUNTA
Otero County

OFFICERS

R. H. Jones, President and Trust Officer; R. M. Jones, Senior Vice President & Trust Officer; J. W. Miller, Executive Vice President and Secretary to the Board; R. W. Blair, Vice President; Ruth Goodrich, Vice President and Cashier; Shirley Huntsman, Assistant Vice President; K. E. Waggoner, Assistant Vice President; Kenneth B. Geist, Loan Officer.

DIRECTORS

Mary Lou Jones, Robert H. Jones, Robert M. Jones, J. W. Miller, Robert R. Sabin, Thomas M. Sisson, John R. Stewart.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		4,684
2. U.S. Treasury securities		3,050
3. Obligations of other U.S. Government agencies and corporations		25
4. Obligations of States and Political subdivisions in the United States		5,918
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		349
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		2,200
9. a. Loans, Total (excluding unearned income)	30,002	
b. Less: allowance for possible loan losses	340	
c. Loans, Net		29,662
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,255
12. Real estate owned other than bank premises		25
13. Investments in unconsolidated subsidiaries and associated companies		66
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		1,324
16. TOTAL ASSETS (sum of items 1 thru 15)		48,558
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		10,150
18. Time and savings deposits of individuals, partnerships, and corporations		24,540
19. Deposits of United States Government		72
20. Deposits of States and political subdivisions in the United States		3,738
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		350
24. TOTAL DEPOSITS (sum of items 17 thru 23)		38,850
a. Total demand deposits	11,832	
b. Total time and savings deposits	27,018	
25. Federal funds purchased and securities sold under agreements to repurchase		3,582
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		1,033
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		43,465
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 55,000 (Par Value)		550
b. No. shares outstanding 55,000 (Par Value)		
34. Surplus		2,250
35. Undivided profits		2,293
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		5,093
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		48,558

THE LA JUNTA STATE BANK, LA JUNTA
Otero County

OFFICERS

P. G. Kreps, President; W. S. Goodwin, Senior Vice President; Arthur C. Delventhal, Vice President; Arlyn D. LoVette, Vice President; Verle E. Martens, Vice President.

DIRECTORS

R. G. Loflin, Les Honey, W. S. Goodwin, P. G. Kreps, A. D. LoVette.

December 31, 1981

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,022
2. U.S. Treasury securities		697
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		2,080
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,150
9. a. Loans, Total (excluding unearned income)	4,029	
b. Less: allowance for possible loan losses	65	
c. Loans, Net		3,964
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		101
12. Real estate owned other than bank premises		138
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		11
15. Other assets		1
16. TOTAL ASSETS (sum of items 1 thru 15)		9,164
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,489
18. Time and savings deposits of individuals, partnerships, and corporations		4,103
19. Deposits of United States Government		3
20. Deposits of States and political subdivisions in the United States		999
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		2
23. Certified and officers' checks		69
24. TOTAL DEPOSITS (sum of items 17 thru 23)		7,665
a. Total demand deposits	2,677	
b. Total time and savings deposits	4,988	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		11
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		7,676
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 2,000 (Par Value)		200
b. No. shares outstanding 2,000 (Par Value)		500
34. Surplus		788
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,488
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		9,164

FIRSTBANK OF ACADEMY PARK, LAKEWOOD
Jefferson County

OFFICERS

Thomas Charnecki, President; A. Blaine Alley, Jeffery Browning,
Larry Hauserman, Edson Holland, R. Kent Landmark, Jack Nunn,
William Plummer, Vice Presidents; Jeffery Browning, Cashier; Gary Hall
Andrew Martin and Dorothy Tuhes, Assistant Cashiers.

DIRECTORS

Robert Appel, Thomas Charnecki, Don DeDecker, Donald Egan, Larry Hauserman,
William Johnson, R. Kent Landmark, Margaret Reisher, J. Robert Young,
Roger Reisher, James Swanson, John Thomas, George Williams,

December 31, 1981

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	2,610
2.	U.S. Treasury securities	5,095
3.	Obligations of other U.S. Government agencies and corporations	100
4.	Obligations of States and Political subdivisions in the United States	3,151
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	12,991
	b. Less: allowance for possible loan losses	97
	c. Loans, Net	12,894
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	727
12.	Real estate owned other than bank premises	117
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	553
15.	Other assets	
16.	TOTAL ASSETS (sum of items 1 thru 15)	25,247
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	6,695
18.	Time and savings deposits of individuals, partnerships, and corporations	15,381
19.	Deposits of United States Government	13
20.	Deposits of States and political subdivisions in the United States	68
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	397
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	22,554
	a. Total demand deposits	7,107
	b. Total time and savings deposits	15,447
25.	Federal funds purchased and securities sold under agreements to repurchase	75
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	471
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	23,100
31.	Subordinated notes and debentures	
	<u>EQUITY CAPITAL</u>	
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 40,000	
	b. No. shares outstanding 40,000 (Par Value)	300
34.	Surplus	1,125
35.	Undivided profits	722
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	2,147
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	25,247

GREEN MOUNTAIN BANK, LAKEWOOD
Jefferson County

OFFICERS

Ivan Fugate, Chairman of the Board/President; Diana Kilgore, Sr. Vice President; Steven Young, Security Officer and Cashier; David Rice, Assistant Vice President; Linda Pepping, Loan Officer and Compliance and Certification Officer.

DIRECTORS

Ivan Fugate, B. D. Mooneyham, Ted Christian, Dorothy Daniel, James Langley, Robert Silverberg, Diana Kilgore.

December 31, 1981

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	1,798
2. U.S. Treasury securities	2,001
3. Obligations of other U.S. Government agencies and corporations	401
4. Obligations of States and Political subdivisions in the United States.	267
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock.	18
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell.	2,200
9. a. Loans, Total (excluding unearned income)	7,828
b. Less: allowance for possible loan losses.	90
c. Loans, Net	7,738
10. Lease financing receivables.	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	80
Real estate owned other than bank premises	110
13. Investments in unconsolidated subsidiaries and associated companies.	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	328
16. TOTAL ASSETS (sum of items 1 thru 15).	14,941

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	5,000
18. Time and savings deposits of individuals, partnerships, and corporations	7,271
19. Deposits of United States Government	1
20. Deposits of States and political subdivisions in the United States	1,012
21. Deposits of foreign governments and official institutions.	
22. Deposits of commercial banks	9
23. Certified and officers' checks	266
24. TOTAL DEPOSITS (sum of items 17 thru 23)	13,559
a. Total demand deposits.	5,382
b. Total time and savings deposits.	8,177
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities.	164
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	13,723
31. Subordinated notes and debentures.	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	(Par Value)	
33. Common Stock a. No. shares authorized	29,000	
b. No. shares outstanding	29,000	(Par Value)
34. Surplus.		410
35. Undivided profits.		518
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,218
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		14,941

JEFFERSON BANK SOUTH, LAKEWOOD
Jefferson County

OFFICERS

Jack L. Moore, President; Jerry W. Moore, Vice President; Frank Y. Barnett, Cashier; Tim Czarnek, Loan Officer; Belle Granados, Assistant Cashier; Claire Marcoux, Treasurer.

DIRECTORS

Ronald L. Moore, Jack L. Moore, J. H. Oliver, Seymour Laff, Carl Goodside, Sebastian Ruma.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		3,176
2. U.S. Treasury securities		2,083
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		3,566
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		3,000
9. a. Loans, Total (excluding unearned income)	18,569	
b. Less: allowance for possible loan losses.	239	
c. Loans, Net		18,330
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		371
12. Real estate owned other than bank premises		57
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		654
16. TOTAL ASSETS (sum of items 1 thru 15).		31,237
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		8,523
18. Time and savings deposits of individuals, partnerships, and corporations		17,351
19. Deposits of United States Government		65
20. Deposits of States and political subdivisions in the United States		1,226
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		398
24. TOTAL DEPOSITS (sum of items 17 thru 23)		27,563
a. Total demand deposits.	9,269	
b. Total time and savings deposits.	18,294	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		59
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		481
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		28,103
31. Subordinated notes and debentures.		100
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 100,000		
b. No. shares outstanding 100,000 (Par Value)		1,000
34. Surplus.		1,200
35. Undivided profits.		834
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		3,034
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		31,237

JEFFERSON BANK AND TRUST, LAKEWOOD
Jefferson CountyOFFICERS

James Bright, President; Daniel O'Connor, Executive Vice President;
Gertrude Fischer, Cashier; Betty McKinley, Corporate Secretary; Maurice Grotjohn,
Controller.

DIRECTORS

Frank Starr, Jesse Carraway, Jr., Gilbert Shelton, Rawlen Smith, F.J. Solon, Jr.,
Bernard Veldkamp, Jr., Charles Gallagher, Leslie Patten, James Bright,
Daniel O'Connor, Edward Northway.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions	9,533	
2. U.S. Treasury securities	12,514	
3. Obligations of other U.S. Government agencies and corporations	7,934	
4. Obligations of States and Political subdivisions in the United States	22,046	
5. Other bonds, notes, and debentures	10	
6. Federal Reserve stock and corporate stock	238	
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	307	
9. a. Loans, Total (excluding unearned income)	104,386	
b. Less: allowance for possible loan losses	802	
c. Loans, Net		103,584
10. Lease financing receivables		983
11. Bank premises, furniture and fixtures, and other assets representing bank premises		4,587
12. Real estate owned other than bank premises		2,144
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	4,577	
16. TOTAL ASSETS (sum of items 1 thru 15)		168,457
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	36,677	
18. Time and savings deposits of individuals, partnerships, and corporations	88,872	
19. Deposits of United States Government	1,605	
20. Deposits of States and political subdivisions in the United States	16,738	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks	81	
23. Certified and officers' checks	1,520	
24. TOTAL DEPOSITS (sum of items 17 thru 23)		145,493
a. Total demand deposits	40,115	
b. Total time and savings deposits	105,378	
25. Federal funds purchased and securities sold under agreements to repurchase		2,284
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	7,435	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		155,212
31. Subordinated notes and debentures		3,500
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 242,000 (Par Value)		
b. No. shares outstanding 242,000 (Par Value)		2,420
34. Surplus		4,771
35. Undivided profits		2,554
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		9,745
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		168,457

VALLEY STATE BANK, LAMAR
Prowers CountyOFFICERS

Phil Gilbert, Chairman of the Board; Donald L. Bigge, President; Phil Gilbert Trust #1; Stephen Sherlock, Executive Vice President; Eugene E. Euwer, 1st Vice President; Nan M. Parks, Cashier Secretary; Sue Root, Vice President; Lois Lariviere, Security Auditor & Assistant Cashier; Janet Merlo, Assistant Vice President; Barbara McVicker, Assistant Vice President & PR.

DIRECTORS

Donald L. Bigge, Eugene E. Euwer, Nan M. Parks, Stephen Sherlock, Phil Gilbert.

December 31, 1981

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	2,803
2.	U.S. Treasury securities	1,739
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States.	4,736
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	750
9.	a. Loans, Total (excluding unearned income)	21,677
	b. Less: allowance for possible loan losses.	232
	c. Loans, Net	21,445
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	403
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	1,006
16.	TOTAL ASSETS (sum of items 1 thru 15).	32,882
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	6,345
18.	Time and savings deposits of individuals, partnerships, and corporations	18,773
19.	Deposits of United States Government	25
20.	Deposits of States and political subdivisions in the United States	4,487
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	414
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	30,044
	a. Total demand deposits	
	b. Total time and savings deposits.	
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	610
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	30,654
31.	Subordinated notes and debentures.	
	<u>EQUITY CAPITAL</u>	
32.	Preferred stock a. No. shares outstanding None (Par Value)	
33.	Common Stock a. No. shares authorized 440 (Par Value)	
	b. No. shares outstanding 440 (Par Value)	440
34.	Surplus.	1,400
35.	Undivided profits.	388
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	2,228
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	32,882

COMMERCIAL BANK OF LEADVILLE, LEADVILLE
Lake County

OFFICERS

Richard Rodgers, Jr., President; Joann Cirullo, Sr. Vice President;
William Tevebaugh, Vice President; John Sjoden, Assistant Vice President;
Matthew Ritacco, Assistant Cashier, Pauline Klune, Cashier; Ann Bradach,
and Daphne Stephens, Assistant Cashiers.

DIRECTORS

J. Thomas Burcham, John Kroh, Jr., Frank Luoma, D. R. Hayes, Peter Cosgriff,
W. O. Diedrich, James Morrison, Richard Rodgers, Jr., Joann Cirullo,
Dennis Reece

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		1,814
2. U.S. Treasury securities		1,956
3. Obligations of other U.S. Government agencies and corporations		58
4. Obligations of States and Political subdivisions in the United States.		3,447
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,000
9. a. Loans, Total (excluding unearned income)	18,300	
b. Less: allowance for possible loan losses.	192	
c. Loans, Net		18,117
10. Lease financing receivables.		70
11. Bank premises, furniture and fixtures, and other assets representing bank premises		296
12. Real estate owned other than bank premises		137
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		450
16. TOTAL ASSETS (sum of items 1 thru 15).		27,345
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		4,933
18. Time and savings deposits of individuals, partnerships, and corporations		14,747
19. Deposits of United States Government		563
20. Deposits of States and political subdivisions in the United States		4,028
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		135
24. TOTAL DEPOSITS (sum of items 17 thru 23)		24,406
a. Total demand deposits.	5,999	
b. Total time and savings deposits.	18,407	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		648
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		25,054
31. Subordinated notes and debentures.		225
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 5,000		
b. No. shares outstanding 5,000 (Par Value)		500
34. Surplus.		500
35. Undivided profits.		1,066
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,066
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		27,345

FIRST MINING AND EXCHANGE BANK OF LEADVILLE, LEADVILLE
Lake County

OFFICERS

G. Thomas Wrenholt, President; T. R. Sullivan, Cashier-Secretary.

DIRECTORS

Martin Hart, Paul Howes, Alec Keller, G. Thomas Wrenholt, Samuel Wing,
Joseph Fattor, William Kerrigan.

December 31, 1981

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		240
2. U.S. Treasury securities		
3. Obligations of other U.S. Government agencies and corporations		765
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		21
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	3,898	
b. Less: allowance for possible loan losses	26	
c. Loans, Net		3,872
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		165
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		149
16. TOTAL ASSETS (sum of items 1 thru 15)		5,212
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		720
18. Time and savings deposits of individuals, partnerships, and corporations		1,323
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		2,162
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		73
24. TOTAL DEPOSITS (sum of items 17 thru 23)		4,278
a. Total demand deposits	793	
b. Total time and savings deposits	3,485	
25. Federal funds purchased and securities sold under agreements to repurchase		50
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		114
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		4,442
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 44,000		
b. No. shares outstanding 44,000 (Par Value)		440
34. Surplus		275
35. Undivided profits		55
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		770
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		5,212

CHATFIELD BANK, LITTLETON
Jefferson County

OFFICERS

Rodney Brethower, President; Jerry White, Vice President; Alvin Smith, Cashier/Secretary.

OFFICERS

Alan Kris, Mike Leprino, Anthony Dursey, John O'Dorisio, Donald Kehe, Harold White, Harvey Rothenberg, Charles DeBelle and Rodney Brethower.

December 31, 1981

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	3,807
2. U.S. Treasury securities	1,494
3. Obligations of other U.S. Government agencies and corporations	1,445
4. Obligations of States and Political subdivisions in the United States	7,087
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	1,200
9. a. Loans, Total (excluding unearned income)	20,787
b. Less: allowance for possible loan losses	205
c. Loans, Net	20,582
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	865
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	481
16. TOTAL ASSETS (sum of items 1 thru 15)	36,961

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	12,044
18. Time and savings deposits of individuals, partnerships, and corporations	16,930
19. Deposits of United States Government	1
20. Deposits of States and political subdivisions in the United States	2,912
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	723
24. TOTAL DEPOSITS (sum of items 17 thru 23)	32,610
a. Total demand deposits	12,044
b. Total time and savings deposits	19,691
25. Federal funds purchased and securities sold under agreements to repurchase	50
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	37
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	463
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	33,160
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	(Par Value)	
33. Common Stock a. No. shares authorized	60,000	
b. No. shares outstanding	60,000	(Par Value)
34. Surplus		1,200
35. Undivided profits		2,330
36. Reserve for contingencies and other capital reserves		244
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		27
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		3,801
		36,961

CITIZENS BANK LITTLETON
Littleton
Arapahoe County

OFFICERS

Donald K. Hogoboom, President; Thomas M. Jones, Vice President; Donald Hogoboom, III, Vice President and Cashier.

DIRECTORS

Donald K. Hogoboom, Jerry J. Tepper, Clarence L. Bartholme, Berger G. Wallin, Donald H. Hoch, Kenneth A. Platt.

December 31, 1981

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions		360
2. U.S. Treasury securities		200
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		27
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		375
9. a. Loans, Total (excluding unearned income)	1,151	
b. Less: allowance for possible loan losses	5	
c. Loans, Net		1,146
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		438
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		32
15. Other assets		2,578
16. TOTAL ASSETS (sum of items 1 thru 15)		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		695
18. Time and savings deposits of individuals, partnerships, and corporations		442
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		300
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		59
24. TOTAL DEPOSITS (sum of items 17 thru 23)		1,496
a. Total demand deposits	754	
b. Total time and savings deposits	742	
25. Federal funds purchased and securities sold under agreements to repurchase		93
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		(43)
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		1,546
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 55,000		
b. No. shares outstanding 55,000 (Par Value)		550
34. Surplus		350
35. Undivided profits		132
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,032
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		2,578

COLUMBINE VALLEY BANK AND TRUST, LITTLETON
Jefferson CountyOFFICERS

Warner Knoke, President; Marianne Toomey-Beausoleil, Vice President and Cashier; Glen Clark, Jr., Secretary.

DIRECTORS

E. A. Columbus, Jr., Richard Columbus, J. Anthony Columbus, Fred Roecker, Warner Knoke, Dale Hinman.

December 31, 1981

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		354
2. U.S. Treasury securities		252
3. Obligations of other U.S. Government agencies and corporations		1,000
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		37
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,025
9. a. Loans, Total (excluding unearned income)	2,674	
b. Less: allowance for possible loan losses	25	
c. Loans, Net		2,649
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		76
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		124
16. TOTAL ASSETS (sum of items 1 thru 15)		5,517
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		957
18. Time and savings deposits of individuals, partnerships, and corporations		2,369
19. Deposits of United States Government		1
20. Deposits of States and political subdivisions in the United States		550
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		39
24. TOTAL DEPOSITS (sum of items 17 thru 23)		3,916
a. Total demand deposits	997	
b. Total time and savings deposits	2,919	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		86
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		4,002
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 100,000		
b. No. shares outstanding 100,000 (Par Value)		750
34. Surplus		500
35. Undivided profits		265
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,515
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		5,517

UNITED BANK OF LITTLETON, LITTLETON
Arapahoe County

OFFICERS

K. R. Osborne, President; J. D. Myers, Sr. Vice President; Jead Peden, Vice President; B. P. Garneau, Vice President; John Lyng, Cashier; Everett Brown, Controller; E. J. Quinn, Assistant Vice President; Mark Dougherty, Assistant President; Donne Pearson, Assistant Cashier; Shirley Mann, Assistant Cashier; Evelyn Linnen, Assistant Cashier; Jim Lamon, Personal Banking Officer.

DIRECTORS

Glynn A. Clark, Martha Ezzard, R. J. Flynn, R. H. Heckendorf, R. H. Koran, Jr., W. E. LaVelle, Norman F. Patrick, R. L. Pennock, Jr., H. G. Reifsnider, Edward F. Statter, K. R. Osborne.

December 31, 1981

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1.	Cash and due from depository institutions	8,654
2.	U.S. Treasury securities	5,379
3.	Obligations of other U.S. Government agencies and corporations	10,206
4.	Obligations of States and Political subdivisions in the United States	6,545
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	2,000
9.	a. Loans, Total (excluding unearned income)	48,657
	b. Less: allowance for possible loan losses	488
	c. Loans, Net	48,169
10.	Lease financing receivables	55
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	2,692
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	1,555
16.	TOTAL ASSETS (sum of items 1 thru 15)	85,255
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	24,740
18.	Time and savings deposits of individuals, partnerships, and corporations	38,886
19.	Deposits of United States Government	603
20.	Deposits of States and political subdivisions in the United States	3,581
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	929
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	68,739
	a. Total demand deposits	28,186
	b. Total time and savings deposits	40,553
25.	Federal funds purchased and securities sold under agreements to repurchase	7,405
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	1,052
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	864
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	78,060
31.	Subordinated notes and debentures	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding None (Par Value)	
33.	Common Stock a. No. shares authorized 120,000 (Par Value)	
	b. No. shares outstanding 120,000 (Par Value)	1,200
34.	Surplus	2,850
35.	Undivided profits	3,145
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	7,195
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	85,255

UNITED BANK OF LONGMONT, LONGMONT
Boulder County

OFFICERS

Oral G. Beckmann, President; John M. Shetter, Vice President; Kathleen Hyington, Cashier-Secretary; Patricia L. Burkholder, Assistant Vice President; Thomas S. Hyington, Senior Vice President.

DIRECTORS

Oral G. Beckmann, Keith J. Ames, George F. Chandler, Charles H. Durning, Fred B. Korte, Albert A. Will.

December 31, 1981

ASSETS

Mil. Thou.

1.	Cash and due from depository institutions	2,313
2.	U.S. Treasury securities	2,647
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	3,206
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	2,800
9.	a. Loans, Total (excluding unearned income)	18,267
	b. Less: allowance for possible loan losses	204
	c. Loans, Net	18,063
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	187
12.	Real estate owned other than bank premises	175
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	445
16.	TOTAL ASSETS (sum of items 1 thru 15)	29,836

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	6,646
18.	Time and savings deposits of individuals, partnerships, and corporations	18,490
19.	Deposits of United States Government	614
20.	Deposits of States and political subdivisions in the United States	1,642
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	197
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	26,989
	a. Total demand deposits	6,893
	b. Total time and savings deposits	20,096
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	221
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	316
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	27,526
31.	Subordinated notes and debentures	

EQUITY CAPITAL

32.	Preferred stock	a. No. shares outstanding	None	(Par Value) . . .	
33.	Common Stock	a. No. shares authorized	54,000		
		b. No. shares outstanding	54,000	(Par Value) . . .	540
34.	Surplus				1,160
35.	Undivided profits				610
36.	Reserve for contingencies and other capital reserves				
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)				2,310
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)				29,836

OPNI BANK, LOUISVILLE
Boulder County

OFFICERS

Rudolph Bianchi, President; Wanda Powers, Cashier; Clem Hutfles, Loan Officer;
Scott Edwards, Auditor.

DIRECTORS

Larry Mizel, Emil Hecht, Conrad Kern, Donald Shwayder, William Kemper,
John Love, Norman Brownstein, L. I. Paulson, Donald Kortz, Michael Feiner,
Harold Guzofsky, Raymond Baker, Rudolph Bianchi.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		500
2. U.S. Treasury securities		49
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		10
6. Federal Reserve stock and corporate stock		18
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	2,411	
b. Less: allowance for possible loan losses	13	
c. Loans, Net		2,398
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		260
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		35
16. TOTAL ASSETS (sum of items 1 thru 15)		3,270
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		977
18. Time and savings deposits of individuals, partnerships, and corporations		1,465
19. Deposits of United States Government		1
20. Deposits of States and political subdivisions in the United States		85
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		22
24. TOTAL DEPOSITS (sum of items 17 thru 23)		2,550
a. Total demand deposits	1,000	
b. Total time and savings deposits	1,550	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		(15)
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		2,535
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 50,000		
b. No. shares outstanding 50,000 (Par Value)		300
34. Surplus		300
35. Undivided profits		135
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		735
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		3,270

AMERICAN BANK, LOVELAND
Larimer, County

OFFICERS

Norman Rarick, President; Dayton Johnson, Executive Vice President and Director; J. Edmund Lister, Acting Cashier/Secretary; Louise Schilling, Assistant Cashier and Nancy Arndt, Assistant Cashier.

DIRECTORS

Jack Devereaux, Dale Nelson, Norman Rarick, Russell Walk, Kenneth Weedon and Ervin Weinmeister.

December 31, 1981

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	606
2. U.S. Treasury securities	492
3. Obligations of other U.S. Government agencies and corporations	400
4. Obligations of States and Political subdivisions in the United States	
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	275
9. a. Loans, Total (excluding unearned income)	4,749
b. Less: allowances for possible loan losses	27
c. Loans, Net	4,722
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	813
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	285
16. TOTAL ASSETS (sum of items 1 thru 15)	7,593

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	1,920
18. Time and savings deposits of individuals, partnerships, and corporations	3,902
19. Deposits of United States Government	6
20. Deposits of States and political subdivisions in the United States	200
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	212
24. TOTAL DEPOSITS (sum of items 17 thru 23)	6,240
a. Total demand deposits	2,138
b. Total time and savings deposits	4,102
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	670
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	74
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	6,984
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	(Par Value)	
33. Common Stock a. No. shares authorized	20,000	200
b. No. shares outstanding	20,000	
34. Surplus		400
35. Undivided profits		9
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		609
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		7,593

THE HOME STATE BANK, LOVELAND
Larimer County

OFFICERS

Jack Devereaux, President and Trust Officer; Norman E. Rarick, Executive Vice President & Trust Officer; Marlyn J. Gerken, Senior Vice President; Raymond Golgart, Vice President; Donna M. Findley, Cashier; JoAnn B. Lewis, Assistant Cashier; Curtis Clark, Assistant Vice President; Arlene Kramer, Assistant Trust Officer.

DIRECTORS

Jack Devereaux, Norman E. Rarick, Robert W. Turner, Robert C. Christensen, Clarence H. Stump, Jr., Ray D. Stroh, Marlyn J. Gerken.

December 31, 1981

<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions	3,527
2. U.S. Treasury securities	2,054
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States	5,107
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	2,200
9. a. Loans, Total (excluding unearned income)	16,261
b. Less: allowance for possible loan losses	148
c. Loans, Net	16,113
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	1,256
12. Real estate owned other than bank premises	2
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	563
16. TOTAL ASSETS (sum of items 1 thru 15)	30,822

<u>LIABILITIES</u>	
17. Demand deposits of individuals, partnerships, and corporations	7,662
18. Time and savings deposits of individuals, partnerships, and corporations	18,188
19. Deposits of United States Government	54
20. Deposits of States and political subdivisions in the United States	877
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	11
23. Certified and officers' checks	183
24. TOTAL DEPOSITS (sum of items 17 thru 23)	26,975
a. Total demand deposits	8,284
b. Total time and savings deposits	18,591
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	247
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	27,222
31. Subordinated notes and debentures	

<u>EQUITY CAPITAL</u>	
32. Preferred stock a. No. shares outstanding (Par Value)	
33. Common Stock a. No. shares authorized 80,000	
b. No. shares outstanding 80,000 (Par Value)	800
34. Surplus	2,400
35. Undivided profits	400
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	3,600
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	30,822

CENTENNIAL STATE BNAK, LYONS
Boulder CountyOFFICERS

James J. O'Dell, President; Christopher W. Jeavons, Cashier and Executive Vice President; Max W. Revell, Vice President; Linda S. Goranson, Assistant Cashier.

DIRECTORS

Ada Lou Hammans, John D. Hickey, Christopher W. Jeavons, James O'Dell, Jeanne O'Dell.

December 31, 1981

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	269
2. U.S. Treasury securities	300
3. Obligations of other U.S. Government agencies and corporations	65
4. Obligations of States and Political subdivisions in the United States	1,208
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	250
9. a. Loans, Total (excluding unearned income)	2,179
b. Less: allowance for possible loan losses	27
c. Loans, Net	2,152
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	21
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	75
16. TOTAL ASSETS (sum of items 1 thru 15)	4,340

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	767
18. Time and savings deposits of individuals, partnerships, and corporations	1,770
19. Deposits of United States Government	2
20. Deposits of States and political subdivisions in the United States	1,123
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	65
24. TOTAL DEPOSITS (sum of items 17 thru 23)	3,727
a. Total demand deposits	923
b. Total time and savings deposits	2,804
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	60
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	3,787
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	(Par Value)	
33. Common Stock a. No. shares authorized	10,000	
b. No. shares outstanding	10,000	(Par Value)
34. Surplus		100
35. Undivided profits		200
36. Reserve for contingencies and other capital reserves		246
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		7
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		553
		4,340

MANCOS STATE BANK, MANCOS
Montezuma County

OFFICERS

Jack L. Julian, President; Charlotte Julian, Vice President; Jean Kreger, Assistant Cashier; John J. Fowler, Loan Officer.

DIRECTORS

Jack L. Julian, Charlotte Julian, Robert E. Bement, Jimmy D. Cook, Lloyd Sehnert.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		456
2. U.S. Treasury securities		496
3. Obligations of other U.S. Government agencies and corporations		400
4. Obligations of States and Political subdivisions in the United States.		221
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		475
9. a. Loans, Total (excluding unearned income)	3,030	
b. Less: allowance for possible loan losses.	20	
c. Loans, Net		3,010
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		146
12. Real estate owned other than bank premises		23
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		139
15. Other assets		5,366
16. TOTAL ASSETS (sum of items 1 thru 15).		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,043
18. Time and savings deposits of individuals, partnerships, and corporations		2,656
19. Deposits of United States Government		2
20. Deposits of States and political subdivisions in the United States		1,003
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		49
24. TOTAL DEPOSITS (sum of items 17 thru 23).		4,753
a. Total demand deposits.	1,272	
b. Total time and savings deposits.	3,481	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		79
29. Other liabilities.		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		4,832
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 12,500		
b. No. shares outstanding 12,500 (Par Value)		125
34. Surplus.		225
35. Undivided profits.		171
36. Reserve for contingencies and other capital reserves		13
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		534
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		5,366

BANK OF MANITOU, MANITOU SPRINGS
El Paso CountyOFFICERS

Kenneth E. Baird, President, Chairman of the Board, Chief Executive Officer and Security Officer; George F. Lewis, Vice President and Secretary; Irmgard E. Anderton, Vice President and Cashier; Greg M. McGrew, Assistant Vice President; Mary A. Hawkinson, Assistant Cashier; Diana G. Mininger, Assistant Cashier.

DIRECTORS

Kenneth E. Baird, Richard A. Baker, James C. Duve, Martin R. Frick, George F. Lewis, Daniel P. Masias, Kent O. Olin.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		853
2. U.S. Treasury securities		1,802
3. Obligations of other U.S. Government agencies and corporations		400
4. Obligations of States and Political subdivisions in the United States		2,095
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		750
9. a. Loans, Total (excluding unearned income)	6,243	
b. Less: allowance for possible loan losses	72	
c. Loans, Net		6,171
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		283
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		188
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15)		12,542
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,063
18. Time and savings deposits of individuals, partnerships, and corporations		7,272
19. Deposits of United States Government		42
20. Deposits of States and political subdivisions in the United States		744
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		6
23. Certified and officers' checks		157
24. TOTAL DEPOSITS (sum of items 17 thru 23)		11,284
a. Total demand deposits	3,338	
b. Total time and savings deposits	7,746	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		133
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		11,417
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding	(Par Value)	
33. Common Stock a. No. shares authorized	2,500	
b. No. shares outstanding	2,500	
34. Surplus	(Par Value)	250
35. Undivided profits		450
36. Reserve for contingencies and other capital reserves		425
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,125
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		12,542

J. N. BEATY AND COMPANY, BANKERS, MANZANOLA
Otero County

OFFICERS

John D. Beaty, President; Dan W. Burger, Vice President; Jackson E. Pope,
Cashier-Secretary.

DIRECTORS

John D. Beaty, Sara M. Lester, Wayne R. Adams.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		361
2. U.S. Treasury securities		233
3. Obligations of other U.S. Government agencies and corporations		51
4. Obligations of States and Political subdivisions in the United States.		381
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		200
9. a. Loans, Total (excluding unearned income)	767	
b. Less: allowance for possible loan losses.	4	
c. Loans, Net		763
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		19
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		1
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15).		2,009
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		764
18. Time and savings deposits of individuals, partnerships, and corporations		678
19. Deposits of United States Government		1
20. Deposits of States and political subdivisions in the United States		79
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		
24. TOTAL DEPOSITS (sum of items 17 thru 23)		1,522
a. Total demand deposits.	804	
b. Total time and savings deposits.	718	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		6
29. Other liabilities.		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		1,528
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 500		
b. No. shares outstanding 500 (Par Value)		50
34. Surplus.		200
35. Undivided profits.		231
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		481
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		2,009

FIRSTBANK OF MINTURN, MINTURN
Eagle County

OFFICERS

Roger A. Behler, President; Miguel R. Sanchez, Executive Vice President;
Larry J. Hauserman, R. Kent Landmark, Melvin J. Sorensen, Vice Presidents;
Mike R. Sanchez, Cashier; Paul J. Gale, Vice President and Auditor.

DIRECTORS

Robert S. Appel, Roger A. Behler, Don L. DeDecker, Donald J. Egan, Larry
J. Hauserman, William P. Johnson, R. Kent Landmark, Margaret A. Reisher,
Robert L. Reisher, James A. Swanson, John R. Thomas, George C. Williams,
J. Robert Young.

December 31, 1981

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		271
2. U.S. Treasury securities		1,662
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		468
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	1,434	
b. Less: allowance for possible loan losses	10	
c. Loans, Net		1,424
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		66
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		166
16. TOTAL ASSETS (sum of items 1 thru 15)		4,057
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		670
18. Time and savings deposits of individuals, partnerships, and corporations		2,467
19. Deposits of United States Government		3
20. Deposits of States and political subdivisions in the United States		269
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		43
24. TOTAL DEPOSITS (sum of items 17 thru 23)		3,452
a. Total demand deposits	735	
b. Total time and savings deposits	2,697	
25. Federal funds purchased and securities sold under agreements to repurchase		125
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		46
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		77
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		3,700
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 40,000 (Par Value)		100
b. No. shares outstanding 40,000 (Par Value)		100
34. Surplus		157
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		357
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		4,057

BANK OF MONTE VISTA, MONTE VISTA
Rio Grande CountyOFFICERS

Mahlon T. White, Chairman of the Board; Willis H. Fassett, Jr., President;
William L. Fassett, Cashier-Secretary.

DIRECTORS

Mahlon T. White, Willis H. Fassett, Jr., Gordon H. Rowe, Jr., Wm. J. Schutte,
J. Byron Uhrich.

December 31, 1981

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		3,789
2. U.S. Treasury securities		1,435
3. Obligations of other U.S. Government agencies and corporations		3,600
4. Obligations of States and Political subdivisions in the United States		2,498
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		4,100
9. a. Loans, Total (excluding unearned income)	12,800	
b. Less: allowance for possible loan losses	132	
c. Loans, Net		12,668
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		457
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		822
16. TOTAL ASSETS (sum of items 1 thru 15)		29,369
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		20,884
18. Time and savings deposits of individuals, partnerships, and corporations		12,739
19. Deposits of United States Government		98
20. Deposits of States and political subdivisions in the United States		1,913
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		21
23. Certified and officers' checks		163
24. TOTAL DEPOSITS (sum of items 17 thru 23)		25,818
a. Total demand deposits	11,161	
b. Total time and savings deposits	14,657	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		746
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		26,564
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 33,000		
b. No. shares outstanding 33,000 (Par Value)		330
34. Surplus		900
35. Undivided profits		1,575
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,805
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		29,369

MONTROSE STATE BANK, MONTROSE
Montrose County

OFFICERS

Charles Forster, President, Park Martin, Jr., Vice President and Cashier;
Deborah Reed, Assistant Cashier.

DIRECTORS

James Renfrew, Emmett Elizondo, Charles Forster, Harry Hess, A. E. Omerik.

December 31, 1981

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	688
2. U.S. Treasury securities	945
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States	87
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	1,395
9. a. Loans, Total (excluding unearned income)	3,418
b. Less: allowance for possible loan losses	42
c. Loans, Net	3,376
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	453
12. Real estate owned other than bank premises	27
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	152
16. TOTAL ASSETS (sum of items 1 thru 15)	7,123

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	1,468
18. Time and savings deposits of individuals, partnerships, and corporations	4,504
19. Deposits of United States Government	8
20. Deposits of States and political subdivisions in the United States	225
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	62
24. TOTAL DEPOSITS (sum of items 17 thru 23)	6,267
a. Total demand deposits	1,340
b. Total time and savings deposits	4,727
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	39
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	36
31. Subordinated notes and debentures	6,342

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	(Par Value)	
33. Common Stock a. No. shares authorized	3,500	
b. No. shares outstanding	3,500	
34. Surplus	(Par Value)	350
35. Undivided profits		200
36. Reserve for contingencies and other capital reserves		231
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		781
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		7,123

THE EL PASO COUNTY BANK, MONUMENT
El Paso County

OFFICERS

M. Kelly Desmarteau, President; James Wyss, Vice President; Margaret Sayers, Cashier/Secretary; Jeanne Mead, Assistant Cashier; Stephen Kerton, Vice President.

DIRECTORS

Winton Winter, M. Kelly Desmarteau, James Wyss and Stephen Kerton.

December 31, 1981

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions		792
2. U.S. Treasury securities		1,699
3. Obligations of other U.S. Government agencies and corporations		202
4. Obligations of States and Political subdivisions in the United States		405
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		900
9. a. Loans, Total (excluding unearned income)	4,805	
b. Less: allowance for possible loan losses	32	
c. Loans, Net		4,773
10. Lease financing receivables		89
11. Bank premises, furniture and fixtures, and other assets representing bank premises		360
12. Real estate owned other than bank premises		91
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		213
16. TOTAL ASSETS (sum of items 1 thru 15)		9,524
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,214
18. Time and savings deposits of individuals, partnerships, and corporations		4,822
19. Deposits of United States Government		16
20. Deposits of States and political subdivisions in the United States		1,160
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		154
24. TOTAL DEPOSITS (sum of items 17 thru 23)		8,366
a. Total demand deposits	2,446	
b. Total time and savings deposits	5,920	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		109
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		8,475
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 2,000 (Par Value)		
b. No. shares outstanding 2,000 (Par Value)		200
34. Surplus		400
35. Undivided profits		449
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,049
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		9,524

McCLAVE STATE BANK, McCLAVE
Bent County

OFFICERS

H. H. Falconburg, President; John A. Smartt, Vice President;
Della C. Cline, Secretary; Mildred M. Travis Cashier.

DIRECTORS

L. Smartt, H. H. Falconburg, Sam M. Bourne, John A. Smartt, Leo F. Sharp.

December 31, 1951

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	1,069
2. U.S. Treasury securities	1,002
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States	
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	3
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	625
9. a. Loans, Total (excluding unearned income)	1,452
b. Less: allowance for possible loan losses	
c. Loans, Net	1,452
10. Lease financing receivables	27
11. Bank premises, furniture and fixtures, and other assets representing bank premises	
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	1
16. TOTAL ASSETS (sum of items 1 thru 15)	4,181

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	626
18. Time and savings deposits of individuals, partnerships, and corporations	2,475
19. Deposits of United States Government	1
20. Deposits of States and political subdivisions in the United States	394
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	16
24. TOTAL DEPOSITS (sum of items 17 thru 23)	3,512
a. Total demand deposits	643
b. Total time and savings deposits	2,867
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	16
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)	3,528
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	(Par Value)	
33. Common Stock a. No. shares authorized	500	
b. No. shares outstanding	500	
34. Surplus	(Par Value)	50
35. Undivided profits		410
36. Reserve for contingencies and other capital reserves		193
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		653
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		4,181

THE MONTROSE COUNTY BANK, NATURITA
Montrose County

OFFICERS

Donald K. Majors, President; Harlan K. Feltier, Vice President, Donald G. Haley, Cashier; E. G. Merritt, William K. Nielson, Merton R. Taylor, 2nd Vice Presidents; Maurice W. Nittler, Assistant Vice President.

DIRECTORS

J. C. Kinkade, Edward G. Merritt, William K. Nielson, Merton R. Taylor, Donald K. Majors, Harlan K. Feltier.

December 31, 1981

<u>ASSETS</u>		<u>Mill. Dollars</u>
1. Cash and due from depository institutions		985
2. U.S. Treasury securities		891
3. Obligations of other U.S. Government agencies and corporations		100
4. Obligations of States and Political subdivisions in the United States		5
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,100
9. a. Loans, Total (excluding unearned income)	3,846	
b. Less: allowance for possible loan losses	50	
c. Loans, Net		3,796
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		261
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15)		7,138
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,925
18. Time and savings deposits of individuals, partnerships, and corporations		3,319
19. Deposits of United States Government		6
20. Deposits of States and political subdivisions in the United States		1,006
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		38
24. TOTAL DEPOSITS (sum of items 17 thru 23)		6,294
a. Total demand deposits	2,212	
b. Total time and savings deposits	4,082	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		6,294
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 7,500		
b. No. shares outstanding 7,500 (Par Value)		105
34. Surplus		230
35. Undivided profits		509
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		844
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		7,138

ADAMS COUNTY BANK, NORTHGLENN
Adams County

OFFICERS

Harold Lacy, President, George Sweeney, Chairman, Charles Sillstrop, Cashier.

DIRECTORS

Harold Lacy, George Sweeney, Charles Sillstrop, Leon Hayden, Jr., Robert Grev, William Ross.

December 31, 1981

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		2,791
2. U.S. Treasury securities		200
3. Obligations of other U.S. Government agencies and corporations		600
4. Obligations of States and Political subdivisions in the United States		468
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		250
9. a. Loans, Total (excluding unearned income)	9,489	
b. Less: allowance for possible loan losses	149	
c. Loans, Net		9,340
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,103
12. Real estate owned other than bank premises		34
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		324
16. TOTAL ASSETS (sum of items 1 thru 15)		15,110
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		5,933
18. Time and savings deposits of individuals, partnerships, and corporations		6,392
19. Deposits of United States Government		50
20. Deposits of States and political subdivisions in the United States		344
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		40
23. Certified and officers' checks		619
24. TOTAL DEPOSITS (sum of items 17 thru 23)		13,378
a. Total demand deposits	5,770	
b. Total time and savings deposits	6,608	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		295
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		13,673
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 47,000 (Par Value)		
b. No. shares outstanding 47,000 (Par Value)		470
34. Surplus		585
35. Undivided profits		382
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,437
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		15,110

COMMUNITY BANK
Northglenn
Adams County

OFFICERS

Virgil Burns, President; John L. Jeffress, Jr., Vice President; Carol Hastings, Cashier; Dalrie A. Berg, Chairman of the Board.

DIRECTORS

Dalrie A. Berg, Stuart L. Boulter, Virgil Burns, Lee S. Carlson, James R. Chado, David P. Cran, Kenneth R. Henderson.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		660
2. U.S. Treasury securities		200
3. Obligations of other U.S. Government agencies and corporations		100
4. Obligations of States and Political subdivisions in the United States.		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,850
9. a. Loans, Total (excluding unearned income)	2,812	
b. Less: allowance for possible loan losses.	8	
c. Loans, Net		2,804
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		183
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		99
16. TOTAL ASSETS (sum of items 1 thru 15).		5,896
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,674
18. Time and savings deposits of individuals, partnerships, and corporations		2,743
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		300
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		119
24. TOTAL DEPOSITS (sum of items 17 thru 23)		4,836
a. Total demand deposits.	1,793	
b. Total time and savings deposits.	3,043	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		58
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		4,894
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 5,000		
b. No. shares outstanding 5,000 (Par Value)		500
34. Surplus.		300
35. Undivided profits.		202
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,002
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		5,896

SAN MIGUEL BASIN STATE BANK, NORWOOD
San Miguel County

OFFICERS

Herman Booth, Chief Executive Officer; Dan Noble, President; Clinton Booth, Executive Vice President; Donald Oberto, Vice President; Lorna Lupton, Cashier/Secretary; LaVerne McKeever, Assistant Cashier; Dan Noble, Treasurer.

DIRECTORS

Thelma Booth, Clinton, Booth, Dan Noble, Donald Oberto, Lorna Lupton, Davis Watson.

December 31, 1981

ASSETS

	<u>Mil. Thou.</u>
1. Cash and due from depository institutions	1,668
2. U.S. Treasury securities	496
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States	804
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	1,500
9. a. Loans, Total (excluding unearned income)	7,235
b. Less: allowance for possible loan losses	75
c. Loans, Net	7,160
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	418
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	126
16. TOTAL ASSETS (sum of items 1 thru 15)	12,172

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	2,511
18. Time and savings deposits of individuals, partnerships, and corporations	7,815
19. Deposits of United States Government	20
20. Deposits of States and political subdivisions in the United States	789
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	43
24. TOTAL DEPOSITS (sum of items 17 thru 23)	11,178
a. Total demand deposits	2,769
b. Total time and savings deposits	8,409
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)	11,178
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding None (Par Value)	
33. Common Stock a. No. shares authorized 40,000 (Par Value)	
b. No. shares outstanding 30,000 (Par Value)	300
34. Surplus	359
35. Undivided profits	344
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	994
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	12,172

OLATHE STATE BANK, OLATHE
Montrose County

OFFICERS

Wallace Anderson, President; Henry Kennedy, Executive Vice President and Cashier; John Pierson, Vice President, Dolores Killen, Assistant Cashier.

DIRECTORS

Herman Booth, Wallace Anderson, Henry Kennedy, W. A. Weeks, Jr., Walter Waldow.

December 31, 1981

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		731
2. U.S. Treasury securities		800
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		50
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		200
9. a. Loans, Total (excluding unearned income)	2,466	
b. Less: allowance for possible loan losses	19	
c. Loans, Net		2,447
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		124
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		128
15. Other assets		4,480
16. TOTAL ASSETS (sum of items 1 thru 15)		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		871
18. Time and savings deposits of individuals, partnerships, and corporations		2,311
19. Deposits of United States Government		2
20. Deposits of States and political subdivisions in the United States		525
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		72
24. TOTAL DEPOSITS (sum of items 17 thru 23)		3,781
a. Total demand deposits	1,017	
b. Total time and savings deposits	2,764	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		8
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		61
29. Other liabilities		3,850
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 20,000 (Par Value)		150
b. No. shares outstanding 20,000 (Par Value)		150
34. Surplus		330
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		630
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		4,480

THE CITIZENS STATE BANK OF OURAY
Ouray County

OFFICERS

David G. Wood, President; Bruce Phillips, Vice President; Donald D. Hanhardt, Cashier-Secretary; Louise Z. Fleetwood, Assistant Cashier; Ilene A. MacIennan, Assistant Cashier.

DIRECTORS

David G. Wood, Raymond P. Wood II, Bruce Phillips, John A. Galley, Jr., Donald D. Hanhardt.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		687
2. U.S. Treasury securities		1,773
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		1,010
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		200
9. a. Loans, Total (excluding unearned income)	6,155	
b. Less: allowance for possible loan losses	64	
c. Loans, Net		6,091
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		147
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		45
16. TOTAL ASSETS (sum of items 1 thru 15)		9,953
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,980
18. Time and savings deposits of individuals, partnerships, and corporations		4,699
19. Deposits of United States Government		14
20. Deposits of States and political subdivisions in the United States		1,186
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		134
24. TOTAL DEPOSITS (sum of items 17 thru 23)		9,013
a. Total demand deposits	3,562	
b. Total time and savings deposits	5,451	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		9,013
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 1,800 (Par Value)		
b. No. shares outstanding 1,800 (Par Value)		180
34. Surplus		210
35. Undivided profits		250
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		940
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		9,953

THE CITIZENS BANK OF PAGOSA SPRINGS
Pagosa Springs
Archuleta County

OFFICERS

Donald W. Winter, President; Peter C. Jones, Executive Vice President; James W. Sutton, Cashier; Gary L. Lucas, Assistant Vice President; Marguerite H. Wiley, Chairman of the Board.

DIRECTORS

Marguerite H. Wiley, Joan W. Seielstad, Glen Edmonds, Peter C. Jones, Donald W. Winter.

December 31, 1981

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,856
2. U.S. Treasury securities		1,070
3. Obligations of other U.S. Government agencies and corporations		100
4. Obligations of States and Political subdivisions in the United States		668
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		100
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,000
9. a. Loans, Total (excluding unearned income)	9,099	
b. Less: allowance for possible loan losses	105	
c. Loans, Net		8,994
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		331
12. Real estate owned other than bank premises		36
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		357
16. TOTAL ASSETS (sum of items 1 thru 15)		14,512
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		4,246
18. Time and savings deposits of individuals, partnerships, and corporations		6,234
19. Deposits of United States Government		37
20. Deposits of States and political subdivisions in the United States		2,251
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		205
24. TOTAL DEPOSITS (sum of items 17 thru 23)		12,973
a. Total demand deposits	5,610	
b. Total time and savings deposits	7,363	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		212
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		13,185
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 3,000		
b. No. shares outstanding 3,000 (Par Value)		300
34. Surplus		500
35. Undivided profits		527
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,327
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		14,512

PAONIA STATE BANK, PAONIA
Delta County

OFFICERS

Don Foster, President, Daryl Thierer, Vice President; Daryl Thierer,
Cashier; Alice Cagle, Operations Officer.

DIRECTORS

Don Foster, Rachael Foster, Donald Holt, Rolland Holt, Clarence Achziger,
Orville Schneider, Gilbert Wilson.

December 31, 1981

ASSETS

	<u>Mil. Thou.</u>
1. Cash and due from depository institutions.	515
2. U.S. Treasury securities	653
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States.	149
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock.	5
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	475
9. a. Loans, Total (excluding unearned income)	3,995
b. Less: allowance for possible loan losses.	29
c. Loans, Net	3,966
10. Lease financing receivables.	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	190
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies.	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	190
16. TOTAL ASSETS (sum of items 1 thru 15).	6,143

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	942
18. Time and savings deposits of individuals, partnerships, and corporations	3,919
19. Deposits of United States Government	
20. Deposits of States and political subdivisions in the United States	564
21. Deposits of foreign governments and official institutions.	
22. Deposits of commercial banks	
23. Certified and officers' checks	74
24. TOTAL DEPOSITS (sum of items 17 thru 23)	5,499
a. Total demand deposits.	1,019
b. Total time and savings deposits.	4,480
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	22
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities.	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	118
31. Subordinated notes and debentures.	5,639

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	(Par Value)	
33. Common Stock a. No. shares authorized	20,000	
b. No. shares outstanding	20,000	
34. Surplus.	(Par Value)	200
35. Undivided profits.		200
36. Reserve for contingencies and other capital reserves		104
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		504
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		6,143

THE BANK OF THE WEST, PARKER
Douglas County

OFFICERS

August J. Fischer, President and Chief Executive Officer; Carol Sharp,
Cashier/Secretary; Janice Einolf, Assistant Cashier; Murray Hill, Vice President.

DIRECTORS

August Fischer, Wallace Carroll, Jr., Frank Phillips, Fred Dransfeldt
Carol Sharp.

December 31, 1981

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1.	Cash and due from depository institutions	1,795
2.	U.S. Treasury securities	2,093
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	2,275
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	8,682
	b. Less: allowance for possible loan losses	121
	c. Loans, Net	8,561
10.	Lease financing receivables	378
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	330 174
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	395
16.	TOTAL ASSETS (sum of items 1 thru 15)	16,001
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	4,722
18.	Time and savings deposits of individuals, partnerships, and corporations	7,145
19.	Deposits of United States Government	2
20.	Deposits of States and political subdivisions in the United States	1,887
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	173
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	13,929
	a. Total demand deposits	4,899
	b. Total time and savings deposits	9,030
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	77
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	394
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	14,400
31.	Subordinated notes and debentures	
	<u>EQUITY CAPITAL</u>	
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 94,500	
	b. No. shares outstanding 94,500 (Par Value)	378
34.	Surplus	622
35.	Undivided profits	601
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,601
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	16,001

PLATTEVILLE STATE BANK, PLATTEVILLE
Weld County

OFFICERS

Donald Stroup, President; Donald Camenga, Vice President, Cashier-Secretary.

DIRECTORS

Robert Sterkel, Edward Disenman, Niles Miller, Andrew Seiler, Donald Stroup,
A. Bruce Trautwein.

December 31, 1981

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		205
2. U.S. Treasury securities		299
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		520
9. a. Loans, Total (excluding unearned income) 1,788		
b. Less: allowance for possible loan losses 1		
c. Loans, Net		1,787
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		226
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		47
16. TOTAL ASSETS (sum of items 1 thru 15)		3,084
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		555
18. Time and savings deposits of individuals, partnerships, and corporations		983
19. Deposits of United States Government		9
20. Deposits of States and political subdivisions in the United States		798
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		73
24. TOTAL DEPOSITS (sum of items 17 thru 23)		2,418
a. Total demand deposits		673
b. Total time and savings deposits		1,745
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		46
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		2,464
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 40,000		
b. No. shares outstanding 40,000 (Par Value)		250
34. Surplus		250
35. Undivided profits		120
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		620
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		3,084

CENTENNIAL BANK OF PUEBLO, PUEBLO
Pueblo County

OFFICERS

Ray E. Robinson, President; Robert C. Colgin, Assistant Vice President;
Glenn R. Glinnsman, Cashier; Christine P. Povlock, Assistant Cashier.

DIRECTORS

Cliff Brice, Jr., Fred J. Gorsich, William J. Haag, Thomas H. Mosier,
Robert H. Redwine, Ray E. Robinson, James A. Utt.

December 31, 1981

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	1,750
2.	U.S. Treasury securities	897
3.	Obligations of other U.S. Government agencies and corporations	350
4.	Obligations of States and Political subdivisions in the United States.	946
5.	Other bonds, notes, and debentures	1
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	3,510
9.	a. Loans, Total (excluding unearned income)	5,009
	b. Less: allowance for possible loan losses.	57
	c. Loans, Net	4,952
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	490
12.	Real estate owned other than bank premises	21
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	257
16.	TOTAL ASSETS (sum of items 1 thru 15).	13,192
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	4,516
18.	Time and savings deposits of individuals, partnerships, and corporations	6,592
19.	Deposits of United States Government	
20.	Deposits of States and political subdivisions in the United States	34
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	17
23.	Certified and officers' checks	306
24.	TOTAL DEPOSITS (sum of items 17 thru 23).	11,465
	a. Total demand deposits.	4,849
	b. Total time and savings deposits.	6,616
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	342
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	177
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	11,984
31.	Subordinated notes and debentures.	
	<u>EQUITY CAPITAL</u>	
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 30,250	
	b. No. shares outstanding 30,250 (Par Value)	302
34.	Surplus.	320
35.	Undivided profits.	604
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,208
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	13,192

THE MINNEQUA BANK OF PUEBLO, PUEBLO
Pueblo County

OFFICERS

Mahlon T. White, President; Otto W. Snapp, Jr., Executive Vice President; Sam F. Falsetto, Senior Vice President; Anthony P. O'Neill, Vice President & Cashier; Philip E. Boschen, Charline Burkhard, Robert L. Freeman, Rose Masterantonio, Robert W. Pobst, Helen Thatcher White, Lucille Wilcox, Vice Presidents; Vernon K. Cochran, Margaret Eichman, Assistant Vice Presidents; Samuel J. Keiffer, III, Assistant Vice President; J. Lee Richardson, Assistant Vice President; Clifford J. Beu, Assistant Cashier; Ronald E. Oreskovich, Assistant Cashier; Joan L. Walker, Assistant Cashier

DIRECTORS

Sam F. Falsetto, Frank S. Hoag, Jr., Charles C. Jett, Samuel T. Jones, Jr., Walter J. Predovich, William H. Schwabe, Otto W. Snapp, Jr., Jake T. Vidmar, Jr., Ben Weindling, Helen Thatcher White, Mahlon T. White, H. Eugene Wilcoxson.

December 31, 1981

ASSETS

	<u>MM. Thou.</u>
1. Cash and due from depository institutions	6,704
2. U.S. Treasury securities	8,452
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States	8,844
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	10,000
9. a. Loans, Total (excluding unearned income)	37,309
b. Less: allowance for possible loan losses	388
c. Loans, Net	36,921
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	1,577
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	1,182
16. TOTAL ASSETS (sum of items 1 thru 15)	73,680

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	14,751
18. Time and savings deposits of individuals, partnerships, and corporations	49,209
19. Deposits of United States Government	63
20. Deposits of States and political subdivisions in the United States	1,554
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	140
23. Certified and officers' checks	456
24. TOTAL DEPOSITS (sum of items 17 thru 23)	66,173
a. Total demand deposits	16,963
b. Total time and savings deposits	49,210
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	1,443
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	67,616
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding		(Par Value)	
33. Common Stock a. No. shares authorized	11,250		
b. No. shares outstanding	11,250	(Par Value)	1,125
34. Surplus			3,000
35. Undivided profits			1,969
36. Reserve for contingencies and other capital reserves			
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)			6,064
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)			73,680

THE PUEBLO BANK AND TRUST COMPANY, PUEBLO
Pueblo County

OFFICERS

Alva B. Adams, Chairman of the Board; William H. Adams, Legal Counsel; Earl F. Lehigh, President; Walter E. Carsella, Executive Vice President; Glenn P. McCarty, Sr. Trust Officer; James A. McClearn, Sr. Vice President & Cashier; Lawrence M. Pearson, Sr. Vice President; James A. Murray, Vice President & Trust Officer; James R. Belcher, Sherman H. French, Kenneth F. Hunter, William H. Adams, Jr., Vice Presidents; O. Frank Jackson, Auditor; Gerald E. Short, Clifford P. Bramer, III, Martha L. Restor, Vice Presidents; Steven E. Melvin, Vice President & Trust Officer.

DIRECTORS

Alva B. Adams, William H. Adams, James B. Berger, Clarence A. Burianek, Walter E. Carsella, James L. Fimple, William V. Hitzing, Robert L. Kirscht, Earl F. Lehigh, Charles P. Moore, William A. Sarconi, Jr., Frank P. Tallman, Joseph A. Whitlock, Jr., Howard E. Whitlock, Jr.

December 31, 1981

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	5,241
2. U.S. Treasury securities	15,849
3. Obligations of other U.S. Government agencies and corporations	1,254
4. Obligations of States and Political subdivisions in the United States	13,351
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	187
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	2,915
9. a. Loans, Total (excluding unearned income)	43,102
b. Less: allowance for possible loan losses	199
c. Loans, Net	42,903
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	1,659
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	1,237
16. TOTAL ASSETS (sum of items 1 thru 15)	84,596

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	12,785
18. Time and savings deposits of individuals, partnerships, and corporations	56,864
19. Deposits of United States Government	47
20. Deposits of States and political subdivisions in the United States	2,042
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	1,006
24. TOTAL DEPOSITS (sum of items 17 thru 23)	72,744
a. Total demand deposits	15,675
b. Total time and savings deposits	57,069
25. Federal funds purchased and securities sold under agreements to repurchase	40
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	110
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	112
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	1,620
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	74,626
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	(Par Value)	
33. Common Stock a. No. shares authorized	125,000	
b. No. shares outstanding	125,000	(Par Value)
34. Surplus		2,000
35. Undivided profits		6,313
36. Reserve for contingencies and other capital reserves		407
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		9,970
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		84,596

PUEBLO BOULEVARD BANK, PUEBLO
Pueblo County

OFFICERS

William Kaad, President and Chief Executive Officer; Paul Schlegel,
Vice President, Cashier and Assistant Secretary of the Board of Directors.

DIRECTORS

William Lewallen, Jr., John Berthold, Ben Crum.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		308
2. U.S. Treasury securities		789
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		
5. Other bonds, notes, and debentures		18
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		640
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	1,928	
b. Less: allowance for possible loan losses.	18	
c. Loans, Net		1,910
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		151
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		69
16. TOTAL ASSETS (sum of items 1 thru 15).		3,885
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		688
18. Time and savings deposits of individuals, partnerships, and corporations		1,772
19. Deposits of United States Government		13
20. Deposits of States and political subdivisions in the United States		620
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		16
24. TOTAL DEPOSITS (sum of items 17 thru 23)		3,109
a. Total demand deposits.	717	
b. Total time and savings deposits.	2,392	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		67
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		3,176
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 28,000		
b. No. shares outstanding 28,000 (Par Value)		350
34. Surplus.		250
35. Undivided profits.		109
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		709
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		3,885

UNITED BANK OF PUEBLO, PUEBLO
Pueblo County

OFFICERS

Henry D. Williams, Chairman of the Board; Arlo G. Beamon, President; Morris B. Chambers, Vice President; G. Virginia Higinbotham, Vice President; Richard Staples, Vice President; Maxine Barthleson, Assistant Vice President; Marie O'Conner, Loan Officer; Vincent Vigil, Vice President & Cashier; David Fimple, Assistant Vice President & Commercial Loan Officer.

DIRECTORS

John T. Aguilera, Arlo G. Beamon, Richard Capeck, Walter Carroll, Thomas Farley, Straud J. Fredregill, William A. Gower, Robert A. Jackson, Bret Kelly, Howard L. McMartin, Sam T. Musso, Ethelyn Potestio, Henry D. Williams.

December 31, 1951

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		3,854
2. U.S. Treasury securities		1,896
3. Obligations of other U.S. Government agencies and corporations		1,105
4. Obligations of States and Political subdivisions in the United States		6,289
5. Other bonds, notes, and debentures		125
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		625
9. a. Loans, Total (excluding unearned income)	26,329	
b. Less: allowance for possible loan losses	269	
c. Loans, Net		26,060
10. Lease financing receivables		4
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,647
12. Real estate owned other than bank premises		1,647
13. Investments in unconsolidated subsidiaries and associated companies		390
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		1,499
16. TOTAL ASSETS (sum of items 1 thru 15)		43,494
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		10,958
18. Time and savings deposits of individuals, partnerships, and corporations		24,692
19. Deposits of United States Government		36
20. Deposits of States and political subdivisions in the United States		1,412
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		33
23. Certified and officers' checks		318
24. TOTAL DEPOSITS (sum of items 17 thru 23)		37,450
a. Total demand deposits	11,357	
b. Total time and savings deposits	26,093	
25. Federal funds purchased and securities sold under agreements to repurchase		1,000
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		995
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		345
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		39,790
31. Subordinated notes and debentures		71
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 100,000 (Par Value)		
b. No. shares outstanding 100,000 (Par Value)		1,000
34. Surplus		1,200
35. Undivided profits		1,433
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		3,633
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		43,494

BANK OF RANGELY, RANGELY
Rio Blanco CountyOFFICERS

Bob H. White, President; Jon L. Blocker, Vice President & Cashier-Secretary;
Charleen Brown, Assistant Vice President; Lloyd Amundson, Vice President
Investments; Diana S. Rippey, Assistant Cashier.

DIRECTORS

Merritt J. Gates, Bob H. White, Jon L. Blocker, F. L. Seebaum, Harold Wardell.

December 31, 1981

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	1,375
2. U.S. Treasury securities	2,421
3. Obligations of other U.S. Government agencies and corporations	1,399
4. Obligations of States and Political subdivisions in the United States	1,487
5. Other bonds, notes, and debentures	21
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	1,530
9. a. Loans, Total (excluding unearned income)	6,088
b. Less: allowance for possible loan losses	62
c. Loans, Net	6,026
10. Lease financing receivables	103
11. Bank premises, furniture and fixtures, and other assets representing bank premises	
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	216
16. TOTAL ASSETS (sum of items 1 thru 15)	18,786

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	2,396
18. Time and savings deposits of individuals, partnerships, and corporations	4,309
19. Deposits of United States Government	66
20. Deposits of States and political subdivisions in the United States	2,248
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	215
24. TOTAL DEPOSITS (sum of items 17 thru 23)	13,214
a. Total demand deposits	4,351
b. Total time and savings deposits	9,063
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	185
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	13,619
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding None (Par Value)	
33. Common Stock a. No. shares authorized 19,000, b. No. shares outstanding 19,000, (Par Value)	190
34. Surplus	510
35. Undivided profits	437
36. Reserve for contingencies and other capital reserves	30
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,167
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	18,786

THE REGIONAL BANK OF RIFLE, RIFLE
Garfield County

OFFICERS

William L. Scoggins, President and Treasurer; Robert S. Reynolds, Vice President and Cashier.

DIRECTORS

William L. Scoggins, Walter M. George, Harold L. Piper, John Todd, Russell George, William J. Moulton, Lee Martens, Bernard M. Collett, Donald L. Currie, John P. Ferris, Richard C. Jolley, John C. Unger, Jr.

December 31, 1981

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	770
2.	U.S. Treasury securities	192
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	26
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	2,575
9.	a. Loans, Total (excluding unearned income)	260
	b. Less: allowance for possible loan losses	
	c. Loans, Net	260
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	56
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	8
16.	TOTAL ASSETS (sum of items 1 thru 15).	3,887
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	978
18.	Time and savings deposits of individuals, partnerships, and corporations	558
19.	Deposits of United States Government	
20.	Deposits of States and political subdivisions in the United States	1,300
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	2,836
	a. Total demand deposits	978
	b. Total time and savings deposits	1,858
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	10
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	2,846
31.	Subordinated notes and debentures	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 12,500	
	b. No. shares outstanding 11,834 (Par Value)	533
34.	Surplus	326
35.	Undivided profits	182
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,041
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	3,887

THE EMPIRE STATE BANK, ROCKY FORD
Otero County

OFFICERS

W. S. Goodwin, President; P. G. Kreps, Vice President, Cashier/Secretary;
Bernadette Newcomer, Assistant Cashier; Alfred Kreps, Vice President.

DIRECTORS

R. G. Loflin, P. G. Kreps, W. S. Goodwin, M. R. Watters and Frank Holder.

December 31, 1981

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	913
2. U.S. Treasury securities	745
3. Obligations of other U.S. Government agencies and corporations	1,242
4. Obligations of States and Political subdivisions in the United States	1,359
5. Other bonds, notes, and debentures	062
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	300
9. a. Loans, Total (excluding unearned income)	2,507
b. Less: allowance for possible loan losses	030
c. Loans, Net	2,477
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	117
12. Real estate owned other than bank premises	049
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	021
16. TOTAL ASSETS (sum of items 1 thru 15)	7,285

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	1,977
18. Time and savings deposits of individuals, partnerships, and corporations	3,248
19. Deposits of United States Government	015
20. Deposits of States and political subdivisions in the United States	750
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	046
23. Certified and officers' checks	091
24. TOTAL DEPOSITS (sum of items 17 thru 23)	6,127
a. Total demand deposits	2,229
b. Total time and savings deposits	3,898
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	6,127
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding None (Par Value)	
33. Common Stock a. No. shares authorized 002 (Par Value)	
b. No. shares outstanding 002 (Par Value)	200
34. Surplus	300
35. Undivided profits	658
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,158
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	7,285

THE CHAFFEE COUNTY BANK, SALIDA
Chaffee County

OFFICERS

John Nigh, President; B. J. Anderson, Director; Betty Propernick,
Cashier/Secretary; Jeffrey Snyder, Assistant Vice President.

DIRECTORS

Ronald Moore, W. Gerry Imig, Wendell Hutchinson, John Nigh, A. E. Scott,
J. H. Oliver, Donald McQueen, J. H. Lionelle, B. J. Anderson.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,365
2. U.S. Treasury securities		2,148
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		417
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		750
9. a. Loans, Total (excluding unearned income)	8,434	
b. Less: allowance for possible loan losses	86	
c. Loans, Net		8,348
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		584
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		252
16. TOTAL ASSETS (sum of items 1 thru 15).		13,864
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,777
18. Time and savings deposits of individuals, partnerships, and corporations		8,706
19. Deposits of United States Government		13
20. Deposits of States and political subdivisions in the United States		1,671
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		123
24. TOTAL DEPOSITS (sum of items 17 thru 23)		12,290
a. Total demand deposits	1,913	
b. Total time and savings deposits	10,377	
25. Federal funds purchased and securities held under agreements to repurchase		27
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		248
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		12,565
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 4,000		
b. No. shares outstanding 4,000 (Par Value)		400
34. Surplus		600
35. Undivided profits		299
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,299
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		13,864

THE BANK OF FOUNTAIN VALLEY, SECURITY
El Paso County

OFFICERS

George W. Duncan, Jr., President; Don E. Chismar, Executive Vice President; Mary Jean Clemiewicz, Assistant Vice President; Elaine Overmeyer, Vice President and Cashier; Mike E. LeNoue, Assistant Vice President; Paul M. Kahrs, Auditor; Jack Genna, Assistant Cashier.

DIRECTORS

Leo H. Ververs, Lawrence E. Addy, Don E. Chismar, Eugene G. Holt, William B. Offutt, Carl H. Wiese, Willis P. Fischer, Charles Ververs, Michael B. McDonell, George W. Duncan, Jr.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		2,849
2. U.S. Treasury securities		499
3. Obligations of other U.S. Government agencies and corporations		819
4. Obligations of States and Political subdivisions in the United States		4,605
5. Other bonds, notes, and debentures		10
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		4,500
9. a. Loans, Total (excluding unearned income)	10,141	
b. Less: allowance for possible loan losses	153	
c. Loans, Net		9,988
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,344
12. Real estate owned other than bank premises		6
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		371
16. TOTAL ASSETS (sum of items 1 thru 15)		24,991
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		7,207
18. Time and savings deposits of individuals, partnerships, and corporations		13,540
19. Deposits of United States Government		12
20. Deposits of States and political subdivisions in the United States		307
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		373
24. TOTAL DEPOSITS (sum of items 17 thru 23)		21,439
a. Total demand deposits	7,594	
b. Total time and savings deposits	13,845	
25. Federal funds purchased and securities sold under agreements to repurchase		295
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		284
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		723
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		22,741
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 878,000		
b. No. shares outstanding 878,000 (Par Value)		878
34. Surplus		1,122
35. Undivided profits		250
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,250
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		24,991

BANK OF SNOWMASS, SNOWMASS VILLAGE
Pitkin, CountyOFFICERSJohn Cooper, President; Joe Scofield, Cashier; Robert Pergel,
Assistant Cashier.DIRECTORSJ. Robert Young, William Vollbracht, Rodney Slifer, Wallace deBeque,
Ernest Gianinetti, Peter Guy, J. Dudley Lockrem, Wally Dallenbach,
John Cooper, Robert Downs.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,290
2. U.S. Treasury securities		788
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		1,979
5. Other bonds, notes, and debentures		46
6. Federal Reserve stock and corporate stock		
7. Trading account securities		283
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	7,262	
b. Less: allowance for possible loan losses	82	
c. Loans, Net		7,180
10. Lease financing receivables		18
11. Bank premises, furniture and fixtures, and other assets representing bank premises		108
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		293
16. TOTAL ASSETS (sum of items 1 thru 15)		11,985
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,717
18. Time and savings deposits of individuals, partnerships, and corporations		3,553
19. Deposits of United States Government		27
20. Deposits of States and political subdivisions in the United States		2,575
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		242
24. TOTAL DEPOSITS (sum of items 17 thru 23)		10,114
a. Total demand deposits	4,189	
b. Total time and savings deposits	5,925	
25. Federal funds purchased and securities sold under agreements to repurchase		728
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		127
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		10,969
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		1
33. Common Stock a. No. shares authorized 80,000 (Par Value)		260
b. No. shares outstanding 80,000 (Par Value)		
34. Surplus		380
35. Undivided profits		376
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,016
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		11,985

BACA STATE BANK, SPRINGFIELD
Baca County

OFFICERS

Richard Patterson, President; Robert Dowell, Vice President; Donna Dowell, Cashier/Secretary, Hallie Jordan, Assistant Cashier.

DIRECTORS

Bowers Holt, Bernard Neill, John Morrison, Jr., Glen Drosselmeyer, O. H. Hardy, Richard Patterson.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		805
2. U.S. Treasury securities		1,527
3. Obligations of other U.S. Government agencies and corporations		3,042
4. Obligations of States and Political subdivisions in the United States		2,505
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		175
9. a. Loans, Total (excluding unearned income)	4,147	
b. Less: allowance for possible loan losses	30	
c. Loans, Net		4,117
10. Lease financing receivables		25
11. Bank premises, furniture and fixtures, and other assets representing bank premises		231
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		313
16. TOTAL ASSETS (sum of items 1 thru 15)		12,740
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,728
18. Time and savings deposits of individuals, partnerships, and corporations		8,496
19. Deposits of United States Government		10
20. Deposits of States and political subdivisions in the United States		774
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		89
24. TOTAL DEPOSITS (sum of items 17 thru 23)		11,097
a. Total demand deposits	1,898	
b. Total time and savings deposits	9,199	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		319
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		11,416
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 40,000		
b. No. shares outstanding 40,000 (Par Value)		400
34. Surplus		700
35. Undivided profits		224
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,324
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		12,740

UNITED BANK OF STEAMBOAT SPRINGS
Steamboat Springs
Routt County

OFFICERS

Kenneth Heaberlin, Director; Bruce Callant, President;
W. E. Goodyear, Vice President; Harland Schug, Jr., Vice President;
R. E. VanLandingham, Cashier; Gary Strait, Personal Banker.

DIRECTORS

Bruce Callant, Robert Moss, Thomas Sharp, Richard Yeager, Gladys Walker,
Kenneth Heaberlin.

December 31, 1981

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,366
2. U.S. Treasury securities		1,383
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		568
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	8,673	
9. a. Loans, Total (excluding unearned income)	87	
b. Less: allowance for possible loan losses		8,586
c. Loans, Net		
10. Lease financing receivables		298
11. Bank premises, furniture and fixtures, and other assets representing bank premises		109
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		341
15. Other assets		12,651
16. TOTAL ASSETS (sum of items 1 thru 15)		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,427
18. Time and savings deposits of individuals, partnerships, and corporations		6,971
19. Deposits of United States Government		5
20. Deposits of States and political subdivisions in the United States		1,450
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		138
23. Certified and officers' checks		10,991
24. TOTAL DEPOSITS (sum of items 17 thru 23)	3,348	
a. Total demand deposits	7,643	
b. Total time and savings deposits		400
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		204
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		11,595
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
b. Common stock a. No. shares authorized \$3,000		330
b. No. shares outstanding \$3,000 (Par Value)		550
33. Surplus		176
34. Undivided profits		
35. Reserves for contingencies and other capital reserves		1,056
36. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		12,651
37. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		

BEST AVAILABLE COPY

Certificate Issued May 2, 1918

48, 346

COMMERCIAL SAVINGS BANK OF STERLING, STERLING Logan County

OFFICERS

Jon P. Cones, Chairman of the Board; Vernon H. Carter, President & Trust Officer; Wayne J. Pimple, Sr. Vice President & Cashier; Jerry C. Reeve, Sr. Vice President; John G. Durovich, Vice President; Dan E. Long, Vice President; Carl H. Walts, Assistant Vice President; Douglas D. Burmaster, Assistant Vice President; Betty Jean McKee, Assistant Vice President; Richard E. Timmer, Assistant Vice President; Etta Jane McKee, Operations Officer; Penny Laecht, Public Relations Officer.

DIRECTORS

Galen Bamford, Vernon H. Carter, Jon P. Cones, Richard W. Davis, Gerson Epstein, Charles W. Kreager, Robert C. McAtee, Thomas A. Palsen, Raymond J. Pyle, William C. Ramey, Dean H. Tanner.

December 31, 1981

ASSETS

481, 735

1. Cash and due from depository institutions	5,100
2. U.S. Treasury securities	239
3. Obligations of other U.S. Government agencies and corporations	1,070
4. Obligations of States and Political subdivisions in the United States	4,000
5. Other bonds, notes, and debentures	300
6. Federal Reserve stock and corporate stock	90
7. Trading account securities	90
8. Federal Funds sold and securities purchased under agreements to resell	1,000
9. a. Loans, Total (excluding unearned income)	35,372
b. Less: allowance for possible loan losses	321
c. Loans, Net	35,051
10. Lease financing receivables	450
11. Bank premises, furniture and fixtures, and other assets representing bank premises	901
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	1,800
16. TOTAL ASSETS (sum of items 1 thru 15)	52,745

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	9,129
18. Time and savings deposits of individuals, partnerships, and corporations	28,829
19. Deposits of United States Government	61
20. Deposits of States and political subdivisions in the United States	3,710
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	294
23. Certified and officers' checks	294
24. TOTAL DEPOSITS (sum of items 17 thru 23)	41,963
a. Total demand deposits	10,891
b. Total time and savings deposits	31,074
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	4,000
b. Other liabilities for borrowed money	100
27. Mortgage indebtedness and liability for capitalized leases	100
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	1,800
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	48,063
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding None (Par Value)	
33. Common Stock a. No. shares authorized 49,000 (Par Value)	49,000
b. No. shares outstanding 49,000 (Par Value)	49,000
34. Surplus	2,000
35. Undivided profits	1,100
36. Reserve for contingencies and other capital reserves	1,100
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	54,100
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	52,745

THE SECURITY STATE BANK OF STERLING, STERLING
Logan County

OFFICERS

Theodore C. Brown, Chairman of the Board; Robert E. O'Connell, President & Trust Officer; Louis Girardi, Senior Vice President and Senior Loan Officer; Dean Hiler, Executive Vice President & Operating Officer; William W. Gaynor, Vice President Business Development; Robert A. Hessler, Vice President Loans; James A. Miller, Vice President, Cashier & Secretary; Marie J. Couch, Assistant Vice President Personnel; Merle A. Schulz, Assistant Vice President, Consumer Banking; L. J. Smith, Assistant Vice President, Loans.

DIRECTORS

K. E. Anderson, Theodore D. Brown, Ervin S. French, Louis Girardi, Dean Hiler, Rex Monahan, Robert E. O'Connell, Henry F. Schaffer, E. S. Van Berg, H. H. Vandemoer, Frank H. Walsh.

December 31, 1981

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions		7,379
2. U.S. Treasury securities		4,885
3. Obligations of other U.S. Government agencies and corporations		2,801
4. Obligations of States and Political subdivisions in the United States		7,140
5. Other bonds, notes, and debentures		210
6. Federal Reserve stock and corporate stock		8,000
7. Trading account securities		48,744
8. Federal Funds sold and securities purchased under agreements to resell		561
9. a. Loans, Total (excluding unearned income)		46,183
b. Less: allowance for possible loan losses		
c. Loans, Net		80,944
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		579
12. Real estate owned other than bank premises		41
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		1,726
15. Other assets		80,944
16. TOTAL ASSETS (sum of items 1 thru 15)		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		15,997
18. Time and savings deposits of individuals, partnerships, and corporations		48,236
19. Deposits of United States Government		77
20. Deposits of States and political subdivisions in the United States		5,283
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		941
23. Certified and officers' checks		70,534
24. TOTAL DEPOSITS (sum of items 17 thru 23)		
a. Total demand deposits		17,521
b. Total time and savings deposits		53,013
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		71
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		1,624
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		72,229
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 20,000 (Par Value)		2,000
b. No. shares outstanding 20,000 (Par Value)		5,000
34. Surplus		1,715
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		8,715
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		80,944
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		

THE BANK OF TELLURIDE, TELLURIDE
San Miguel County

OFFICERS

Donald K. Majors, President; Merton R. Taylor, Vice President; Harlan K. Peltier, Cashier and Treasurer; James L. Novak, Assistant Cashier.

DIRECTORS

William K. Nielson, Donald K. Majors, E. C. Merritt, M. D., Merton R. Taylor, J. C. Kinkade.

December 31, 1981

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,129
2. U.S. Treasury securities		997
3. Obligations of other U.S. Government agencies and corporations		199
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		450
9. a. Loans, Total (excluding unearned income)	4,945	
b. Less: allowance for possible loan losses	68	
c. Loans, Net		4,877
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		206
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15)		7,858
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,686
18. Time and savings deposits of individuals, partnerships, and corporations		2,938
19. Deposits of United States Government		18
20. Deposits of States and political subdivisions in the United States		983
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		38
23. Certified and officers' checks		137
24. TOTAL DEPOSITS (sum of items 17 thru 23)		6,800
a. Total demand deposits	1,080	
b. Total time and savings deposits	3,720	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		6,800
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 7,500		
b. No. shares outstanding 7,500 (Par Value)		75
34. Surplus		325
35. Undivided profits		658
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,058
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		7,858

NORTH VALLEY BANK, THORNTON
Adams County

OFFICERS

Eddy Webb, Chairman of the Board; D. T. Dearinger, President; Paul R. Mullen, Vice President; John W. Burnham, Vice President; Larline F. Meisner, Vice President; P. Wendell Meadows, Assistant Vice President; Sandra E. McKibben, Cashier-Secretary; Sandra A. Blackmore, Assistant Vice President.

DIRECTORS

Ivan D. Fugate, Eddy Webb, Craig P. Minear, James W. Langley, D. T. Dearinger.

December 31, 1981

<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions	1,739
2. U.S. Treasury securities	1,691
3. Obligations of other U.S. Government agencies and corporations	250
4. Obligations of States and Political subdivisions in the United States	2,747
5. Other bonds, notes, and debentures	26
6. Federal Reserve stock and corporate stock	5,800
7. Trading account securities	12,831
8. Federal Funds sold and securities purchased under agreements to resell	134
9. a. Loans, Total (excluding unearned income)	12,747
b. Less: allowance for possible loan losses	134
c. Loans, Net	12,613
10. Lease financing receivables	791
11. Bank premises, furniture and fixtures, and other assets representing bank premises	549
12. Real estate owned other than bank premises	535
13. Investments in unconsolidated subsidiaries and associated companies	27,870
14. Customers' liability to this bank on acceptances outstanding	549
15. Other assets	535
16. TOTAL ASSETS (sum of items 1 thru 15)	27,870

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	9,781
18. Time and savings deposits of individuals, partnerships, and corporations	9,293
19. Deposits of United States Government	2,356
20. Deposits of States and political subdivisions in the United States	81
21. Deposits of foreign governments and official institutions	429
22. Deposits of commercial banks	21,942
23. Certified and officers' checks	11,414
24. TOTAL DEPOSITS (sum of items 17 thru 23)	10,328
25. Federal funds purchased and securities sold under agreements to repurchase	1,106
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	513
b. Other liabilities for borrowed money	549
27. Mortgage indebtedness and liability for capitalized leases	496
28. Bank's liability on acceptances executed and outstanding	24,806
29. Other liabilities	549
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)	24,806
31. Subordinated notes and debentures	24,806

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding None (Par Value)	400
33. Common Stock a. No. shares authorized 40,000 (Par Value)	1,600
b. No. shares outstanding 40,000 (Par Value)	1,604
34. Surplus	1,064
35. Undivided profits	3,064
36. Reserve for contingencies and other capital reserves	3,064
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	27,870
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	27,870

FIRSTBANK OF VAIL, VAIL
Eagle County

OFFICERS

Roger L. Reisher, Chairman Executive Committee; Roger A. Behler, President; Terry L. Halverston, Darrel W. Lathrop, Executive Vice Presidents; Ann B. Holland, Senior Vice President; Thomas E. Charneck, Larry J. Hauserman, R. Kent Landmark, Melvin J. Sorenson, Vice Presidents; David E. Tschopp, Vice President and Cashier; Paul J. Gale, Vice President and Auditor.

DIRECTORS

Robert S. Appel, Roger A. Behler, Don L. DeBecker, Donald J. Egan, Larry J. Hauserman, William P. Johnson, R. Kent Landmark, Margaret A. Reisher, Roger L. Reisher, James A. Swanson, John R. Thomas, George C. Williams, J. Robert Young.

December 31, 1981

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions	5,506	
2. U.S. Treasury securities	2,494	
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States	6,648	
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	350	
9. a. Loans, Total (excluding unearned income)	28,378	
b. Less: allowance for possible loan losses	181	
c. Loans, Net	28,195	
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	1,804	
12. Real estate owned other than bank premises	64	
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	1,228	
16. TOTAL ASSETS (sum of items 1 thru 15)	46,289	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	16,225	
18. Time and savings deposits of individuals, partnerships, and corporations	20,739	
19. Deposits of United States Government	33	
20. Deposits of States and political subdivisions in the United States	4,308	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks	13	
23. Certified and officers' checks	547	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	41,867	
a. Total demand deposits	17,026	
b. Total time and savings deposits	24,841	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	86	
b. Other liabilities for borrowed money	137	
27. Mortgage indebtedness and liability for capitalized losses		
28. Bank's liability on acceptances executed and outstanding	734	
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)	43,024	
31. Subordinated notes and debentures	430	
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding	[Par Value]	
33. Common Stock a. No. shares authorized	40,000	
b. No. shares outstanding	40,000	
34. Surplus	[Par Value]	1,100
35. Undivided profits		1,500
36. Reserve for contingencies and other capital reserves		215
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,815
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		46,289

NORTH PARK STATE BANK, WALDEN
Jackson County

OFFICERS

Chris Furneaux, President; Richard Peden, Cashier and Vice President;
Ruth Furneaux, Ross Dowdell and Betty Hughes, Vice Presidents;
Sue Dorrell, Assistant Cashier.

DIRECTORS

Chris Furneaux, Ruth Furneaux and David Wattenberg.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,064
2. U.S. Treasury securities		822
3. Obligations of other U.S. Government agencies and corporations		250
4. Obligations of States and Political subdivisions in the United States		730
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		1,060
8. Federal Funds sold and securities purchased under agreements to resell	3,582	
9. a. Loans, Total (excluding unearned income)	60	
b. Less: allowance for possible loan losses		3,522
c. Loans, Net		
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		68
12. Real estate owned other than bank premises		23
13. Investments in unconsolidated subsidiaries and associated companies		5
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		7,540
16. TOTAL ASSETS (sum of items 1 thru 15)		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,050
18. Time and savings deposits of individuals, partnerships, and corporations		3,660
19. Deposits of United States Government		4
20. Deposits of States and political subdivisions in the United States		1,104
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		53
23. Certified and officers' checks		6,777
24. TOTAL DEPOSITS (sum of items 17 thru 23)	2,272	
a. Total demand deposits	4,505	
b. Total time and savings deposits		
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		6,777
31. Subordinated notes and debentures		75
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 15,000		150
b. No. shares outstanding 15,000 (Par Value)		250
34. Surplus		288
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		698
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		7,540
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		

COLORADO STATE BANK OF WALSH, WALSH
Baca County

OFFICERS

Marvin R. Daniels, President; Larry E. Harper, Vice President-Secretary;
Linda Rae Hetrick, Cashier; Judy Kay Bezona, Assistant Cashier.

DIRECTORS

Robert H. Lexvoldt, Marvin R. Daniels, Larry E. Harper.

December 31, 1981

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	1,166
2. U.S. Treasury securities	1,290
3. Obligations of other U.S. Government agencies and corporations	500
4. Obligations of States and Political subdivisions in the United States	496
5. Other bonds, notes, and debentures	12
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	500
9. a. Loans, Total (excluding unearned income)	7,399
b. Less: allowance for possible loan losses	31
c. Loans, Net	7,368
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	76
12. Real estate owned other than bank premises	37
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	529
16. TOTAL ASSETS (sum of items 1 thru 15)	12,173

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	1,638
18. Time and savings deposits of individuals, partnerships, and corporations	7,271
19. Deposits of United States Government	5
20. Deposits of States and political subdivisions in the United States	1,723
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	29
24. TOTAL DEPOSITS (sum of items 17 thru 23)	10,666
a. Total demand deposits	1,768
b. Total time and savings deposits	8,898
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	202
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	10,868
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding		(Par Value)	
33. Common Stock a. No. shares authorized	75,000		
b. No. shares outstanding	25,000	(Par Value)	250
34. Surplus			500
35. Undivided profits			355
36. Reserve for contingencies and other capital reserves			200
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)			1,305
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)			12,173

CUSTER COUNTY BANK, WESTCLIFFE
Custer County

OFFICERS

Bill Bowlds, President; Brent Frazee, Vice President and Cashier.

DIRECTORS

J. Roger Collins, Robert Donley, Earl Cress, Stanley Coleman, David Feagin,
Harold Jennings, Chester Haga, Robert Senderhauf, Bill Bowlds.

December 31, 1981

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	230
2.	U.S. Treasury securities	443
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	226
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	36
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	790
9.	a. Loans, Total (excluding unearned income) 1,690	
	b. Less: allowance for possible loan losses 19	
	c. Loans, Net	1,671
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	156
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	82
16.	TOTAL ASSETS (sum of items 1 thru 15)	3,634
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	590
18.	Time and savings deposits of individuals, partnerships, and corporations	1,689
19.	Deposits of United States Government	4
20.	Deposits of States and political subdivisions in the United States	771
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	18
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	3,072
	a. Total demand deposits 678	
	b. Total time and savings deposits 2,394	
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	35
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	35
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	3,142
31.	Subordinated notes and debentures	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 25,000	
	b. No. shares outstanding 25,000 (Par Value)	200
34.	Surplus	100
35.	Undivided profits	192
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	492
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	3,634

CITIZENS BANK, WESTMINSTER
Adams CountyOFFICERS

Donald K. Hogoboom, Vice Chairman of the Board; Thomas M. Jones, President; Kenneth A. Platt, Carl Charette, Donald J. Hogoboom, Harvey K. Thompson, Vice Presidents; Frank J. Babnik, Vice President and Cashier; Noel C. Matthews, Assistant Vice President; Lucille Jones, Susie Langlee, Assistant Cashiers; Mary Jane Scheberle, Assistant Cashier; Gary S. Sinner, Loan Officer.

DIRECTORS

Clarence L. Bartholic, Donald K. Hogoboom, Thomas M. Jones, Kenneth A. Platt, Donald H. Hoch, J. J. Tepper, Berger G. Wallin, Paul F. Glasgow, Wilbur E. Flachman, Donald Hogoboom III.

December 31, 1981

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions.	3,422	
2. U.S. Treasury securities	2,497	
3. Obligations of other U.S. Government agencies and corporations	1,743	
4. Obligations of States and Political subdivisions in the United States	45	
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities	16,143	
8. Federal Funds sold and securities purchased under agreements to resell	155	
9. a. Loans, Total (excluding unearned income)	15,988	
b. Less: allowance for possible loan losses		
c. Loans, Net		
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	815	
12. Real estate owned other than bank premises	297	
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding	506	
15. Other assets	25,313	
16. TOTAL ASSETS (sum of items 1 thru 15).		

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	8,054
18. Time and savings deposits of individuals, partnerships, and corporations	10,246
19. Deposits of United States Government	2,753
20. Deposits of States and political subdivisions in the United States	1
21. Deposits of foreign governments and official institutions	343
22. Deposits of commercial banks	21,397
23. Certified and officers' checks	9,166
24. TOTAL DEPOSITS (sum of items 17 thru 23)	12,231
a. Total demand deposits	1,421
b. Total time and savings deposits	
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	186
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	24
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	23,245
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock	a. No. shares outstanding	75,000	(Par Value) . . .	
33. Common Stock	a. No. shares authorized	75,000	(Par Value) . . .	750
	b. No. shares outstanding			750
34. Surplus				568
35. Undivided profits				
36. Reserve for contingencies and other capital reserves				2,068
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)				25,313
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).				

BANK OF APPLEWOOD, WHEAT RIDGE
Jefferson CountyOFFICERSGeorge Sweeney, President; Barbara Powers, Vice President-Admin.;
Daniel Worthington, Cashier.DIRECTORSWilliam Ross, Paul Berglund, John Dahl, Thomas Driver,
James Rutherford, Robert Strawn, Jr., and George Sweeney.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		2,164
2. U.S. Treasury securities		1,308
3. Obligations of other U.S. Government agencies and corporations		2,218
4. Obligations of States and Political subdivisions in the United States		2,486
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		625
9. a. Loans, Total (excluding unearned income)	16,314	
b. Less: allowance for possible loan losses	124	
c. Loans, Net		16,190
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		658 269
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		676
16. TOTAL ASSETS (sum of items 1 thru 15)		26,594
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		7,134
18. Time and savings deposits of individuals, partnerships, and corporations		13,753
19. Deposits of United States Government		39
20. Deposits of States and political subdivisions in the United States		2,850
21. Deposits of foreign governments and official institutions		102
22. Deposits of commercial banks		
23. Certified and officers' checks		
24. TOTAL DEPOSITS (sum of items 17 thru 23)		23,878
a. Total demand deposits	7,205	
b. Total time and savings deposits	16,673	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		437
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		436
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		24,751
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 60,000		600
b. No. shares outstanding 60,000 (Par Value)		700
34. Surplus		
35. Undivided profits		543
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,843
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		26,594

THE FIRST STATE BANK OF WIGGINS, WIGGINS
Morgan County

OFFICERS

William S. Bitner, President; Craig L. Trautwein, Vice President and Cashier.

DIRECTORS

L. R. Christensen, Henry Kammerzell, Delbert Teets, Fred C. Weller,
Craig Trautwein, A. H. Trautwein.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		440
2. U.S. Treasury securities		929
3. Obligations of other U.S. Government agencies and corporations		50
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,075
9. a. Loans, Total (excluding unearned income)	2,785	
b. Less: allowance for possible loan losses	43	
c. Loans, Net		2,742
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		22
12. Real estate owned other than bank premises		61
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		187
16. TOTAL ASSETS (sum of items 1 thru 15)		5,506
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,704
18. Time and savings deposits of individuals, partnerships, and corporations		2,185
19. Deposits of United States Government		9
20. Deposits of States and political subdivisions in the United States		892
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		29
24. TOTAL DEPOSITS (sum of items 17 thru 23)		4,819
a. Total demand deposits	1,911	
b. Total time and savings deposits	2,908	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		94
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		4,913
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 1,055 (Par Value)		106
b. No. shares outstanding 1,055 (Par Value)		294
34. Surplus		193
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		592
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		5,506

THE STATE BANK OF WILEY, WILEY
Prowers County

OFFICERS

Frederick A. Esgar, President; Harold V. Smith, Vice President and Cashier-Secretary.

DIRECTORS

Arthur F. Esgar, Henry Rudolph, Leslie R. Evans, Ruben R. Wollert,
Frederick A. Esgar, Robert R. Tempel, Harold V. Smith.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		646
2. U.S. Treasury securities		1,119
3. Obligations of other U.S. Government agencies and corporations		1,231
4. Obligations of States and Political subdivisions in the United States		1,585
5. Other bonds, notes, and debentures		67
6. Federal Reserve stock and corporate stock		
7. Trading account securities		1,450
8. Federal Funds sold and securities purchased under agreements to resell	5,202	
9. a. Loans, Total (excluding unearned income)		
b. Less: allowance for possible loan losses		5,202
c. Loans, Net		
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		195
12. Real estate owned other than bank premises		30
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15)		11,525
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,212
18. Time and savings deposits of individuals, partnerships, and corporations		6,783
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		1,798
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		92
24. TOTAL DEPOSITS (sum of items 17 thru 23)		9,885
a. Total demand deposits	1,411	
b. Total time and savings deposits	8,474	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		9,885
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 1,100 (Par Value)		110
b. No. shares outstanding 1,100 (Par Value)		1,200
34. Surplus		330
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,640
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		11,525

BANK OF WINDSOR, WINDSOR
Weld CountyOFFICERS

M. G. Ylarraz, William Scoggins, William Scoggins, A. Dolores Wilhelm.

DIRECTORSVictor Steffens, Melvin Ylarraz, Eugene Hettinger, Robert Hogan,
Marjorie Kadlub, Merle Hojio, William Scoggins.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		767
2. U.S. Treasury securities		284
3. Obligations of other U.S. Government agencies and corporations		899
4. Obligations of States and Political subdivisions in the United States.		50
5. Other bonds, notes, and debentures		12
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		525
9. a. Loans, Total (excluding unearned income)	5,290	
b. Less: allowance for possible loan losses.	33	
c. Loans, Net		5,257
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		155
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		290
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15).		8,239
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,380
18. Time and savings deposits of individuals, partnerships, and corporations		3,309
19. Deposits of United States Government		1
20. Deposits of States and political subdivisions in the United States		2,560
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		101
24. TOTAL DEPOSITS (sum of items 17 thru 23)		7,351
a. Total demand deposits.	1,491	
b. Total time and savings deposits.	5,860	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		12
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		183
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		7,546
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding		(Par Value)
33. Common Stock a. No. shares authorized	40,000	
b. No. shares outstanding	40,000	(Par Value)
34. Surplus.		200
35. Undivided profits.		293
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		693
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		8,239

THE BANK OF WINTER PARK, WINTER PARK
Grand County

OFFICERS

William E. Jennings, President; Alan J. Koski, Assistant Vice President;
Michael T. Miranda, Cashier

DIRECTORS

Robert W. Isham, Robert O. Evans, William E. Jennings, Eleanor J. Isham,
R. R. Mulligan, Lemont A. Hale, Gerald F. Groszold, Willard L. Gettle, Jr.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		1,816
2. U.S. Treasury securities		557
3. Obligations of other U.S. Government agencies and corporations		377
4. Obligations of States and Political subdivisions in the United States.		1,270
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		210
9. a. Loans, Total (excluding unearned income)	13,005	
b. Less: allowance for possible loan losses.	133	
c. Loans, Net		12,872
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		114
12. Real estate owned other than bank premises		460
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		466
16. TOTAL ASSETS (sum of items 1 thru 15).		18,142
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		5,559
18. Time and savings deposits of individuals, partnerships, and corporations		4,124
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		5,190
21. Deposits of foreign governments and official institutions.		100
22. Deposits of commercial banks		10
23. Certified and officers' checks		138
24. TOTAL DEPOSITS (sum of items 17 thru 23).		15,121
a. Total demand deposits.	6,019	
b. Total time and savings deposits.	9,102	
25. Federal funds purchased and securities sold under agreements to repurchase		502
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		4
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		492
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		16,119
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 36,800		
b. No. shares outstanding 36,800 (Par Value)		184
34. Surplus.		746
35. Undivided profits.		1,093
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,023
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		18,142

PARK STATE BANK, WOODLAND PARK
Teller County

OFFICERS

Robert G. Eichman, President; John H. Elwell, Winorr C. Retzler, Carol Kessler, Vice Presidents; Marilyn Cummins, Cashier; Hazel Radach, Assistant Cashier.

DIRECTORS

B. W. Dougherty, Robert G. Eichman, John H. Elwell, Edward Grainger, M. E. MacDougall, Edward A. Pacey, Clyde P. Sirles, Peter R. Spahn, Conrad T. Wilson.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		958
2. U.S. Treasury securities		1,428
3. Obligations of other U.S. Government agencies and corporations		2,268
4. Obligations of States and Political subdivisions in the United States		997
5. Other bonds, notes, and debentures		906
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		500
9. a. Loans, Total (excluding unearned income)	4,502	
b. Less: allowance for possible loan losses	72	
c. Loans, Net		4,430
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		336
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		283
16. TOTAL ASSETS (sum of items 1 thru 15)		12,106
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,194
18. Time and savings deposits of individuals, partnerships, and corporations		5,343
19. Deposits of United States Government		5
20. Deposits of States and political subdivisions in the United States		2,087
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		129
24. TOTAL DEPOSITS (sum of items 17 thru 23)		10,758
a. Total demand deposits	3,417	
b. Total time and savings deposits	7,341	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		203
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		152
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		11,113
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 24,000		
b. No. shares outstanding 24,000 (Par Value)		240
34. Surplus		560
35. Undivided profits		193
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		993
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		12,106

WRAY STATE BANK, WRAY
Yuma CountyOFFICERS

George Peaker, President; Gary Rife, Chairman of the Board; Robert Buchanan, Secretary, M. Katherine Haslett, Cashier.

DIRECTORS

Gerald Zion, Gary Rife, George Peaker, John Jacobson, Robert Buchanan, Argil Renzelman.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		679
2. U.S. Treasury securities		299
3. Obligations of other U.S. Government agencies and corporations		400
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		385
9. a. Loans, Total (excluding unearned income)	3,537	
b. Less: allowance for possible loan losses	22	
c. Loans, Net		3,515
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		71
12. Real estate owned other than bank premises		109
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		216
16. TOTAL ASSETS (sum of items 1 thru 15)		5,674
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,144
18. Time and savings deposits of individuals, partnerships, and corporations		2,309
19. Deposits of United States Government		10
20. Deposits of States and political subdivisions in the United States		929
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		463
23. Certified and officers' checks		22
24. TOTAL DEPOSITS (sum of items 17 thru 23)		4,877
a. Total demand deposits	1,337	
b. Total time and savings deposits	3,540	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		4
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		105
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		4,986
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 50,000		
b. No. shares outstanding 50,000 (Par Value)		250
34. Surplus		250
35. Undivided profits		188
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		688
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		5,674

FARMERS STATE BANK OF YUMA
Yuma CountyOFFICERS

Donald R. Starnes, President; J. A. Spiers, Vice President; John A. Hopp, Assistant Vice President; Gregory P. Cranston, Assistant Vice President; Joan Kuntz, Cashier Secretary; Kenneth D. Stumpf, Assistant Cashier; Michael E. Bennett, Assistant Cashier; William E. Boyer, Consumer Loan Officer.

DIRECTORS

Robert E. O'Connell, Theodore D. Brown, Lyle Chandler, Donald Snedeker, J. A. Spiers, Donald R. Starnes.

December 31, 1981

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		4,354
2. U.S. Treasury securities		1,001
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		4,124
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		53
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,000
9. a. Loans, Total (excluding unearned income)	20,944	
b. Less: allowance for possible loan losses	250	
c. Loans, Net		20,694
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		412
12. Real estate owned other than bank premises		513
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		2,224
16. TOTAL ASSETS (sum of items 1 thru 15)		34,375
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		9,249
18. Time and savings deposits of individuals, partnerships, and corporations		18,469
19. Deposits of United States Government		29
20. Deposits of States and political subdivisions in the United States		2,406
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		461
24. TOTAL DEPOSITS (sum of items 17 thru 23)		30,614
a. Total demand deposits	9,902	
b. Total time and savings deposits	20,712	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		540
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		31,154
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value)		
33. Common Stock a. No. shares authorized 7,500 (Par Value)		
b. No. shares outstanding 7,500 (Par Value)		750
34. Surplus		1,000
35. Undivided profits		1,471
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		3,221
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		34,375

AMENDMENTS TO RULES AND REGULATIONS
OF THE STATE BANK COMMISSIONER
During Calendar Year 1981

Rule IB-26. Fidelity Bonds. Each industrial bank shall at all times maintain in full force and effect, fidelity bonds on all active officers and employees, whether or not they draw salary or compensation, which bonds shall provide for indemnity to such bank on account of any losses sustained by it as the result of any dishonest, fraudulent, or criminal conduct by them acting independently or in collusion or combination with any person. Such bonds may be in individual, schedule, or blanket form, and the premiums therefor shall be paid by the bank.

1. The fidelity bond may include a deductible clause provided such clause does not exceed five percent of the industrial bank's capital stock but in no event shall the deductible exceed \$25,000.

2. An irrevocable letter of credit may be issued for a deductible amount which equals the difference between the maximum deductible clause provided in subsection (1) of this regulation and \$100,000; the combined deductible amount in connection with fidelity bond coverage under subsections (1) and (2) of this regulation shall not exceed \$100,000, unless the commissioner deems any other minimum amount prudent and safe. The letter of credit shall be issued to the state bank commissioner as beneficiary and shall be retained by him in a safe place. Issuers of a letter of credit are restricted to an affiliate, holding company, or a related institution of the industrial bank each with a minimum capital and surplus of \$5,000,000. Upon exercise of a letter of credit, shareholders of the affected industrial bank are obligated to indemnify and reimburse the issuer in the amount drawn on the letter of credit. When a letter of credit is issued a statement of condition must be filed on an annual basis.

3. The directors of each industrial bank shall be responsible for prescribing, at least once in each calendar year, the amount of the bonds and the sureties or underwriters thereon after giving due and careful consideration to all known elements and factors constituting such risk or hazard. Such action shall be recorded in the minutes of the board of directors and thereafter be reported to the commissioner and be subject to his approval. The amounts of the aforesaid indemnity shall be governed by the deposit liability

of the industrial bank and shall comply with the following schedule:

Minimum Amount
of Fidelity Bond

<u>Deposits</u>		<u>Insurance</u>	
-0- --	500M	100M --	150M
500M --	1,000M	150M --	200M
1,000M --	2,000M	200M --	250M
2,000M --	3,000M	250M --	300M
3,000M --	5,000M	300M --	400M
5,000M --	7,500M	400M --	500M
7,500M --	10,000M	500M --	600M
10,000M --	15,000M	600M --	750M
15,000M --	20,000M	750M --	1,000M
20,000M and Over		1,000M --	1,250M

The required coverage does not include excess fidelity bonds which may be obtained to increase the coverage in addition to the primary bond.

4. The fidelity bond obtained by an industrial bank to satisfy the requirement of C.R.S. 1973, 11-22-109 (5) (e) (v) (as amended 1981) shall provide that the bonding company providing the bond shall give at least ninety (90) days notice of cancellation or non-renewal of such bond to the industrial bank, and to the state bank commissioner.

IB-28. Early Withdrawal Penalties. Each industrial bank permitted to issue certificates of deposit, contracts, or agreements under any descriptive name and receive savings deposits, (hereinafter referred to as "certificate accounts" or certificate"), which may bear such interest as their terms provide, shall comply with the appropriate early withdrawal penalties and impose them on account holders.

- a. If the certificate is for less than 90 days, the account holder shall pay a penalty of at least all interest that could have been earned on the amount withdrawn, if the depositor held the deposit until maturity. The account holder can therefore lose part of the principal deposit.
- b. If the certificate is for 90 days to one year, the account holder shall pay a penalty of at least 90 days interest, whether earned or not, on the amount withdrawn. If the certificate has remained on deposit for less than 90 days, the account holder can therefore lose part of the principal deposit.

c. If the certificate is for more than one year, the account holder shall pay a penalty of at least 180 days interest, whether earned or not, on the amount withdrawn. If the certificate has remained on deposit for less than 180 days, the account holder can therefore lose part of the principal deposit.

Industrial banks may not impose early withdrawal penalties following the death or adjudication of incompetence of any account holder.

Also, for accounts that qualify as IRA or Keogh accounts, an industrial bank need not impose penalties where an early withdrawal is made and an account holder has attained age 59 1/2 or is disabled.

This rulee shall be effective January 1, 1982.

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COMPARATIVE ABSTRACT

Showing Condition of Industrial Banks in the State of Colorado
At the Close of Business on Dates Indicated
As Compiled by the Office of the State Bank Commissioner

Assets	148 December 31, 1981	% to Total	147 Banks June 30, 1981	Comparison Increase + Decrease -
Cash & Due From Banks	46,202,349.99	6.3	40,818,906.32	+ 5,383,443.67
Installment Loans	570,141,151.52	78.1	491,911,290.34	+78,229,861.18
Notes Discounted/Purchased	55,282,629.67	7.6	53,621,893.86	+ 1,660,735.81
United States Government				
Obligations	14,351,147.03	2.0	16,672,356.17	- 2,321,209.14
Other Bonds	17,650,115.67	2.4	17,634,861.82	+ 15,253.85
Corporate Stocks	725,443.98	.1	837,888.58	- 112,444.60
Bank Premises, Furniture				
& Fixtures	4,226,372.67	.6	3,473,306.16	+ 753,066.51
Leasehold Improvements	1,906,566.20	.3	1,158,496.59	+ 748,069.61
Real Estate Owned Other Than				
Bank Premises	5,225,053.57	.7	3,856,167.57	+ 1,368,886.00
Automobiles Owned	702,469.89	.1	240,053.41	+ 462,416.48
Other Assets	13,503,238.17	1.8	26,192,616.57	-12,689,378.40
Total Assets	729,916,538.36	100.0	656,417,837.39	+73,498,700.97
<u>Liabilities</u>				
Notes Payable to Banks	36,017,481.48	4.9	32,892,561.08	+ 3,124,920.40
Notes Payable to Others	218,690,207.64	30.0	160,720,264.45	+57,969,943.19
Savings Deposits	68,936,898.88	9.5	69,634,356.50	- 697,457.62
Thrift-Investment Certificates	252,705,143.90	34.6	245,299,332.30	+ 7,405,811.60
Mortgages on Real Estate Owned	3,816,462.75	.5	3,858,076.33	- 41,613.58
Unearned Interest & Discounts	37,675,198.79	5.2	37,807,189.66	- 131,990.87
Dealers Reserve	587,682.28	.1	366,047.12	+ 221,635.16
Interest, Taxes and Other				
Expenses	10,154,337.98	1.4	9,530,674.76	+ 623,663.22
Other Liabilities	2,530,498.02	.3	3,114,807.90	- 584,309.88
Total Liabilities	631,113,911.72	86.5	563,223,310.10	+67,890,601.62
<u>Reserves</u>				
Reserve for Bad Debts on Loans	10,222,385.06	1.4	9,805,069.49	+ 417,315.57
Other Reserves on Loans	118,133.55	.0	1,681,237.40	- 1,563,103.85
Reserves on Securities	-0-	.0	-0-	-0-
Total Reserves on Loans	10,340,518.61	1.4	11,486,306.89	- 1,145,788.28
<u>Capital Accounts</u>				
Capital Notes & Debentures	1,160,000.00	.1	1,330,000.00	- 170,000.00
Equity Capital	87,302,108.03	12.0	80,378,220.40	+ 6,923,887.63
Common Stock	30,510,940.00	4.2	27,525,940.00	+ 2,985,000.00
Surplus	35,839,876.75	4.9	31,659,679.24	+ 4,180,197.51
Undivided Profits	20,948,533.94	2.9	21,192,601.16	- 244,067.22
Reserves	2,757.34	.0	-0-	+ 2,757.34
Total Capital Accounts	88,462,108.03	12.1	81,708,220.40	+ 6,753,887.63
Total Liabilities, Reserves and Capital Accounts	729,916,538.36	100.0	656,417,837.39	+73,498,700.97

ALAMOSA INDUSTRIAL BANK
Alamosa
Alamosa County

OFFICERS

David G. Buck, Chairman of the Board and Secretary; Dan Rockwell, President and Treasurer; Charles L. Stadler, Assistant Secretary.

DIRECTORS

Dan L. Rockwell, David G. Buck, Donald Montgomery

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	271,901.58
Installment loans	1,596,030.56
Notes discounted and/or purchased	332,710.29
United States Government Obligations	
Other bonds	158,922.60
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$	3,310.41
Leasehold Improvements	259.53
Real estate owned other than bank premises	14,733.08
Automobiles Owned	70,324.03
Other Assets	2,448,192.08
TOTAL ASSETS	2,448,192.08

LIABILITIES

Notes payable to banks	
Notes payable (other)	451,367.58
Savings deposits	1,517,651.06
Thrift-Investment Certificates	
Mortgages on real estate owned	183,514.40
Unearned interest and discounts	
Dealers' Reserves	73,632.43
Amounts set aside for interest, taxes, and other expenses	19,692.45
Other Liabilities	2,245,857.92
TOTAL LIABILITIES	2,245,857.92

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	33,914.57
Other reserves on loans	
Reserves on securities	33,914.57
TOTAL RESERVES ON LOANS AND SECURITIES	33,914.57

CAPITAL ACCOUNTS

Capital notes and debentures	168,419.59
Equity capital, total (1 to 4 below)	100,000.00
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	
2. Surplus	50,000.00
3. Undivided profits	18,419.59
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	168,419.59
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	2,448,192.08

FIRSTMARK ARVADA INDUSTRIAL BANK
Arvada
Jefferson County

OFFICERS

Garland E. Barr, President; Fred L. Ulrich, Vice President; W. F. Smith, Vice President and Assistant Secretary; Dennis W. Reedy, Secretary and Treasurer.

DIRECTORS

Garland E. Barr, Fred L. Ulrich, W. F. Smith

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	624,093.86
Installment loans.	1,410,195.18
Notes discounted and/or purchased.	1,246,573.58
United States Government Obligations	55,067.81
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 37,450.74	37,450.74
Leasehold Improvements	16,258.45
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	24,697.87
TOTAL ASSETS.	3,414,337.49

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	327,252.13
Thrift-Investment Certificates	2,322,675.94
Mortgages on real estate owned	
Unearned interest and discounts.	208,754.96
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	59,683.46
Other Liabilities.	20,251.14
TOTAL LIABILITIES	2,938,617.63

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	54,772.00
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	54,772.00

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	420,947.86
1. Common stock - total par value (No. shares authorized 2,000)	200,000.00
(No. shares outstanding 2,000)	
2. Surplus.	200,000.00
3. Undivided profits.	20,947.86
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	420,947.86
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	3,414,337.49

OFFICERS

DIRECTORS

ASSETS

LIABILITIESRESERVES ON LOANS AND SECURITIES

CAPITAL ACCOUNTS

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AETNA INDUSTRIAL BANK
Aurora
Arapahoe County

OFFICERS

Ronald O. Walters, President; Clarence E. Polzin, Leonard M. Bolduc, Vice Presidents; Lee Overston, Assistant Vice President; Mark Kolarik, Assistant Vice President - Loan Officer; Raymond J. Michal, Jr., Cashier; Cheryl Baxter, Assistant Cashier - Savings Officer; Raymond E. Shane, Secretary; Betty M. Martin, Assistant Secretary.

DIRECTORS

Raymond J. Michal, Clarence E. Polzin, James D. Thompson,
Ronald O. Walters.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	86,455.29
Installment loans.	461,019.04
Notes discounted and/or purchased.	5,867,365.44
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$	
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	46,764.82
Other Assets	6,461,604.59
TOTAL ASSETS.	6,461,604.59

LIABILITIES

Notes payable to banks	1,416,464.71
Notes payable (other).	67,273.80
Savings deposits	399,135.06
Thrift-Investment Certificates	
Mortgages on real estate owned	2,235,773.93
Unearned interest and discounts.	
Dealers' Reserves.	45,356.91
Amounts set aside for interest, taxes, and other expenses.	15,148.15
Other Liabilities.	4,179,152.56
TOTAL LIABILITIES	4,179,152.56

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	89,118.59
Other reserves on loans.	
Reserves on securities	89,118.59
TOTAL RESERVES ON LOANS AND SECURITIES.	89,118.59

CAPITAL ACCOUNTS

Capital notes and debentures	2,193,333.44
Equity capital, total (1 to 4 below)	200,000.00
1. Common stock - total par value (No. shares authorized <u>2,000</u>)	(No. shares outstanding <u>2,000</u>)
2. Surplus.	1,700,000.00
3. Undivided profits.	293,333.44
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	2,193,333.44
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	6,461,604.59

AVCO AURORA INDUSTRIAL BANK
Aurora
Adams-Arapahoe County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, William J. Mylymok, Executive Vice Presidents; Philip J. Cullen, Vice President and Secretary; Gary L. Fite, Vice President, Treasurer, and Assistant Secretary; Richard L. Bertoni, Controller; Andrew Farrell, Vice President and Cashier.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, G. E. Silstrap.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	12,804.87
Installment loans.	3,229,546.28
Notes discounted and/or purchased.	
United States Government Obligations	1,958.22
Other bonds.	71,103.65
Corporate stocks	
Bank Premises \$ <u>55,000.00</u> ; Furniture & Fixtures \$ <u>15,884.77</u>	70,884.77
Leasehold Improvements	13,712.79
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	10,607.94
TOTAL ASSETS.	3,410,618.52

LIABILITIES

Notes payable to banks	
Notes payable (other).	2,096,513.48
Savings deposits	120,732.01
Thrift-Investment Certificates	327,782.20
Mortgages on real estate owned	
Unearned interest and discounts.	253,100.98
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	27,419.52
Other Liabilities.	1,745.93
TOTAL LIABILITIES	2,827,294.12

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	103,420.77
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	103,420.77

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	479,903.63
1. Common stock - total par value (No. shares authorized <u>2,000</u>)	200,000.00
(No. shares outstanding <u>2,000</u>)	
2. Surplus.	95,084.77
3. Undivided profits.	184,818.86
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	479,903.63
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	3,410,618.52

CENTRAL INDUSTRIAL BANK
Aurora
Arapahoe County

OFFICERS

Donald D. Hoffman, Chairman; Harley N. Patton, Jr., President;
Joseph R. Lincoln, Vice President; David W. Kerschen, General Manager;
John E. Bush, Secretary; Paul V. Rupp, Assistant Secretary.

DIRECTORS

John E. Bush, Donald D. Hoffman, Joseph R. Lincoln, Harley N. Patton, Jr.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	58,958.79
Installment loans.	461,535.28
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 17,250.58	17,250.58
Leasehold Improvements	10,525.73
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	2,598.47
TOTAL ASSETS.	550,868.85

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	69,922.86
Thrift-Investment Certificates	186,663.41
Mortgages on real estate owned	
Unearned interest and discounts.	1,313.42
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	12,636.62
Other Liabilities.	2,194.00
TOTAL LIABILITIES	272,730.31

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	3,025.00
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	3,025.00

CAPITAL ACCOUNTS

Capital notes and debentures	275,113.54
Equity capital, total (1 to 4 below)	
1. Common stock - total par value (No. shares authorized 20,000)	200,000.00
(No. shares outstanding 20,000)	
2. Surplus.	40,000.00
3. Undivided profits.	35,113.54
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	275,113.54
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	550,868.85

EAST CONTINENTAL INDUSTRIAL BANK
Aurora
Arapahoe County

OFFICERS

Gerald E. Donahue, Chairman; Terry L. DeLong, President; Ron G. Kientz, Peggy McClellan, Vice Presidents; James W. Howse, Senior Vice President and Treasurer; Ruth L. Falbe, Assistant Vice President and Assistant Secretary; Stephen R. Willough, Vice President and Secretary; Jackie Archuleta, Administrative Officer and Assistant Secretary.

DIRECTORS

Gerald E. Donahue, William T. McGowan, Alfred L. Teti, Larry B. Kesler,
Terry L. DeLong.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.		
Installment loans.		237,000.00
Notes discounted and/or purchased.		7,376,789.88
United States Government Obligations		513,518.90
Other bonds.		88,818.15
Corporate stocks		
Bank Premises \$ _____; Furniture & Fixtures \$ <u>11,540.22</u>		11,540.22
Leasehold Improvements		16,799.82
Real estate owned other than bank premises		
Automobiles Owned.		
Other Assets		12,185.65
TOTAL ASSETS.		8,256,652.60

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	4,878,818.76
Thrift-Investment Certificates	180,888.28
Mortgages on real estate owned	1,628,572.15
Unearned interest and discounts.	
Dealers' Reserves.	886,031.61
Amounts set aside for interest, taxes, and other expenses.	
Other Liabilities.	23,345.04
TOTAL LIABILITIES	36,439.89
	7,634,095.73

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	70,052.00
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	70,052.00

CAPITAL ACCOUNTS

Capital notes and debentures		30,000.00
Equity capital, total (1 to 4 below)		522,504.89
1. Common stock - total par value (No. shares authorized <u>2,000</u>)		200,000.00
(No. shares outstanding <u>2,000</u>)		
2. Surplus		270,000.00
3. Undivided profits		52,504.89
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		522,504.89
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		8,256,652.62

KEYSTONE INDUSTRIAL BANK
Aurora
Adams County

OFFICERS

Paul W. Shoemaker, President and Treasurer; Thomas M. Kimble, Vice President and Secretary; Charles L. Stadler, Assistant Secretary.

DIRECTORS

David G. Buck, Ronald D. Dowden, Paul Shoemaker.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	193,277.75
Installment loans	994,753.74
Notes discounted and/or purchased	752,238.45
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 18,416.44	18,416.44
Leasehold Improvements	3,112.10
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	31,425.70
TOTAL ASSETS	1,993,224.18

LIABILITIES

Notes payable to banks	250,000.00
Notes payable (other)	67,538.10
Savings deposits	847,374.97
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	490,967.55
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	33,636.72
Other Liabilities	12,711.08
TOTAL LIABILITIES	1,702,228.42

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	25,086.59
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	25,086.59

CAPITAL ACCOUNTS

Capital notes and debentures	265,909.17
Equity capital, total (1 to 4 below)	200,000.00
1. Common stock - total par value (No. shares authorized 10,000)	200,000.00
(No. shares outstanding 10,000)	
2. Surplus	40,000.00
3. Undivided profits	25,909.17
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	265,909.17
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,993,224.18

POSTAL INDUSTRIAL BANK
Aurora
Arapahoe County

OFFICERS

D. L. Meine, President; G. C. Backhaus, Vice President and Secretary; Garland L. Greenough, Vice President and Assistant Secretary; Clarence E. Wilson, Vice President; Sidney L. Zahalsky, Vice President and Cashier.

DIRECTORS

G. C. Backhaus, Garlan L. Greenough, D. L. Meine

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	676,492.27
Installment loans	11,099,936.12
Notes discounted and/or purchased	
United States Government Obligations	283,574.79
Other bonds	25,000.00
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>20,231.79</u>	20,231.70
Leasehold Improvements	6,920.89
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	20,793.29
TOTAL ASSETS.	12,132,949.06

LIABILITIES

Notes payable to banks	4,997,500.00
Notes payable (other).	305,738.24
Savings deposits	5,611,945.00
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	243,705.77
Other Liabilities.	120,716.96
TOTAL LIABILITIES	11,279,605.97

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	205,400.79
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	205,400.79

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	647,942.30
1. Common stock - total par value (No. shares authorized <u>19,000</u>)	380,000.00
(No. shares outstanding <u>19,000</u>)	
2. Surplus	120,000.00
3. Undivided profits	147,942.30
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	647,942.30
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	12,132,949.00

OFFICERS

DIRECTORS

ASSETS

LIABILITIES

RESERVES ON LOANS AND SECURITIES

CAPITAL ACCOUNTS

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VALLEY INDUSTRIAL BANK
Blende
Pueblo County

OFFICERS

David G. Buck, Chairman of the Board; Wayne W. Smith, President;
Donald D. Hinzman, Inez M. Sandoval, Vice Presidents; Sharon A.
Dutcher, Secretary-Treasurer.

DIRECTORS

David G. Buck, John A. Gornick, Sr., Wayne W. Smith, George W.
Staples, John H. Thatcher, Jr.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	885,784.28
Installment loans.	5,358,588.45
Notes discounted and/or purchased.	190,015.73
United States Government Obligations.	
Other bonds. Municipals.	214,391.02
Corporate stocks.	
Bank Premises \$ 17,246.15; Furniture & Fixtures \$ 17,660.22.	34,906.37
Leasehold Improvements.	9,647.11
Real estate owned other than bank premises.	
Automobiles Owned.	
Other Assets.	95,788.97
TOTAL ASSETS.	6,789,121.93

LIABILITIES

Notes payable to banks.	
Notes payable (other).	
Savings deposits.	905,374.48
Thrift-Investment Certificates.	3,882,841.18
Mortgages on real estate owned.	
Unearned interest and discounts.	1,382,750.88
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	153,013.45
Other Liabilities.	59,622.92
TOTAL LIABILITIES.	6,383,602.91

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	80,779.41
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	80,779.41

CAPITAL ACCOUNTS

Capital notes and debentures.	
Equity capital, total (1 to 4 below).	324,739.61
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____).	200,000.00
2. Surplus.	100,000.00
3. Undivided profits.	24,739.61
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	324,739.61
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	6,789,121.93

OFFICERS

DIRECTORS

ASSETS

LIABILITIESRESERVES ON LOANS AND SECURITIES

CAPITAL ACCOUNTS

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Boulder TRI-STATE INDUSTRIAL BANK
Boulder
Boulder County

OFFICERS

Richard C. Tucker, President; Charles A. Webb, Executive Vice President; Noris A. Lusche, Vice President; Donald A. Lancaster, Secretary-Treasurer.

DIRECTORS

Donald A. Lancaster, Noris A. Lusche, Richard C. Tucker.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	185,471.23
Installment loans.	4,194,065.59
Notes discounted and/or purchased.	645,936.59
United States Government Obligations	675,000.00
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>43,259.34</u>	5,240.00
Leasehold Improvements	43,259.34
Real estate owned other than bank premises	33,694.47
Automobiles Owned.	41,602.44
Other Assets	
TOTAL ASSETS.	73,760.76
	5,898,030.42

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	500,000.00
Thrift-Investment Certificates	494,796.70
Mortgages on real estate owned	3,992,579.54
Unearned interest and discounts	
Dealers' Reserves	80,561.77
Amounts set aside for interest, taxes, and other expenses	
Other Liabilities	110,893.59
TOTAL LIABILITIES	4,859.71
	5,183,691.31

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	40,910.31
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	40,910.31

CAPITAL ACCOUNTS

Capital notes and debentures		250,000.00
Equity capital, total (1 to 4 below)		423,428.80
1. Common stock - total par value (No. shares authorized <u>2,000</u>)	(No. shares outstanding <u>2,000</u>)	200,000.00
2. Surplus		60,000.00
3. Undivided profits		163,428.80
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		673,428.80
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		5,898,030.42

OFFICERS

DIRECTORS

December 31, 1981

ASSETS

LIABILITIES

RESERVES ON LOANS AND SECURITIES

CAPITAL ACCOUNTS

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PLATTE VALLEY INDUSTRIAL BANK
Brighton
Adams County

OFFICERS

James J. O'Dell, President; James D. Makowski, Executive Vice President; Richard Chenoweth, Secretary-Treasurer.

DIRECTORS

Richard Chenoweth, James D. Makowski, James J. O'Dell, Jeanne O'Dell, Frank G. Ottesen, Thomas A. Rapp.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	143,374.22
Installment loans	3,329,876.20
Notes discounted and/or purchased	
United States Government Obligations	398,274.56
Other bonds . Federal Farm Credit Bank	125,000.00
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>14,158.21</u>	14,158.21
Leasehold Improvements	9,826.29
Real estate owned other than bank premises	
Automobiles Owned	5,422.77
Other Assets	471,585.00
TOTAL ASSETS.	4,497,517.25

LIABILITIES

Notes payable to banks	633,839.97
Notes payable (other)	3,437,560.11
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	115,467.25
Other Liabilities	
TOTAL LIABILITIES	4,186,867.33

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	24,301.20
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	24,301.20

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		286,348.72
1. Common stock - total par value (No. shares authorized <u>1,000</u>)		100,000.00
(No. shares outstanding <u>1,000</u>)		
2. Surplus		145,000.00
3. Undivided profits		41,348.72
4. Reserve for contingencies and other capital reserves		286,348.72
TOTAL CAPITAL ACCOUNTS		4,497,517.22
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		

OFFICERS

DIRECTORS

December 31, 1981

Cash, balances with other banks, including reserve balances, and cash items in process of collection	300.00
Installment loans	1,200,080.61
Notes discounted and/or purchased	21,244.38
United States Government Obligations	500,000.00
Other bonds	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>3,060.40</u>	3,060.40
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	1,955.27
TOTAL ASSETS	1,726,640.73

Notes payable to banks	
Notes payable (other)	107,752.36
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	386,420.81
Dealers' Reserves	792.59
Amounts set aside for interest, taxes, and other expenses	3,011.84
Other Liabilities	
TOTAL LIABILITIES	497,977.60

Reserve for bad debt losses on loans	30,533.13
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	30,533.13

Capital notes and debentures	
Equity capital, total (1 to 4 below)	1,198,130.00
1. Common stock - total par value (No. shares authorized <u>2,000</u>)	200,000.00
(No. shares outstanding <u>2,000</u>)	
2. Surplus	800,000.00
3. Undivided profits	198,130.00
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	1,198,130.00
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,726,640.73

BROOMFIELD SAVINGS INDUSTRIAL BANK
Broomfield
Jefferson County

OFFICERS

James R. Young, President & Treasurer; David G. Buck, Secretary/ Board
Chairman; Frank P. Limongelli, Vice President; Charles L. Stadler,
Assistant Secretary.

DIRECTORS

David G. Buck, Frank P. Limongelli, James R. Young.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	377,919.44
Installment loans.	29,777.71
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 22,189.26	22,189.26
Leasehold Improvements	17,801.00
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	33,485.43
TOTAL ASSETS.	481,172.84

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	18,253.11
Thrift-Investment Certificates	16,750.00
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	10,136.75
Other Liabilities.	1,009.25
TOTAL LIABILITIES	46,169.11

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	578.84
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	578.84

CAPITAL ACCOUNTS

Capital notes and debentures	434,424.89
Equity capital, total (1 to 4 below)	300,000.00
1. Common stock - total par value (No. shares authorized 3,000)	
(No. shares outstanding 3,000)	
2. Surplus.	60,000.00
3. Undivided profits.	74,424.89
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	434,424.89
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	481,172.84

BRUSH INDUSTRIAL BANK
Brush
Morgan County

OFFICERS

Rolland M. Wolfe, President; Michael D. Sauer, Senior Vice President;
Ila Jane Davis, Vice President and Assistant Secretary; Walter Slatkin,
Secretary; Marvin Naiman, Treasurer.

DIRECTORS

Melvin Dinner, Marvin Naiman, Walter Slatkin.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	39,139.70
Installment loans.	1,160,110.88
Notes discounted and/or purchased.	164,447.41
United States Government Obligations	
Other bonds.	96,476.58
Corporate stocks	
Bank Premises \$ <u>103,093.25</u> ; Furniture & Fixtures \$ <u>8,324.30</u>	111,417.55
Leasehold Improvements	
Real estate owned other than bank premises	41,957.87
Automobiles Owned.	2,187.00
Other Assets	218,564.78
TOTAL ASSETS.	1,834,301.77

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	277,070.35
Thrift-Investment Certificates	1,310,686.76
Mortgages on real estate owned	
Unearned interest and discounts.	78,100.77
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	26,783.65
Other Liabilities.	12,655.77
TOTAL LIABILITIES	1,705,297.30

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	13,799.71
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	13,799.71

CAPITAL ACCOUNTS

Capital notes and debentures		115,204.76
Equity capital, total (1 to 4 below)		50,000.00
1. Common stock - total par value (No. shares authorized <u>500</u>)		
(No. shares outstanding <u>500</u>)		
2. Surplus.		50,000.00
3. Undivided profits.		15,204.76
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS.		115,204.76
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.		1,834,301.77

BURLINGTON INDUSTRIAL BANK
Burlington
Kit Carson County

OFFICERS

John E. Elliff, President; William H. Kinney, James H. Elliff, Ronald W. Meyer, Vice Presidents; Kenneth Lawrence, Secretary-Treasurer; Janell L. Wood, Assistant Vice President.

DIRECTORS

James H. Elliff, John E. Elliff, Bernard Hecker, William H. Kinney, Kenneth Lawrence, Ronald W. Meyer.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	227,324.12
Installment loans.	901,986.12
Notes discounted and/or purchased.	3,887.43
United States Government Obligations	243,861.69
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 6,916.78	6,916.78
Leasehold Improvements	7,631.28
Real estate owned other than bank premises	
Automobiles Owned.	1,287.21
Other Assets	28,041.08
TOTAL ASSETS.	1,420,935.71

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	215,669.99
Thrift-Investment Certificates	1,015,677.04
Mortgages on real estate owned	
Unearned interest and discounts.	100.00
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	23,852.09
Other Liabilities.	2,516.60
TOTAL LIABILITIES	1,257,815.12

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	10,920.00
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	10,920.00

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	152,200.59
1. Common stock - total par value (No. shares authorized)	100,000.00
(No. shares outstanding)	
2. Surplus.	20,000.00
3. Undivided profits.	32,200.59
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	152,200.59
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,420,935.71

CANON CITY 1ST INDUSTRIAL BANK
Canon City
Fremont County

OFFICERS

Richard A. VanWinkle, President; Daniel D. Applegate, Vice President;
B. Lynne Murray, Secretary; Melba McKenzie, Assistant Secretary-Treasurer;
Ted E. Davis, Treasurer.

DIRECTORS

Daniel D. Applegate, W. Harold Dobson, Clifford E. Katalin, Richard
A. VanWinkle.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	90,456.29
Installment loans	3,557,043.94
Notes discounted and/or purchased	328,309.70
United States Government Obligations	45,136.65
Other bonds, . . Municipals	286,027.06
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 3,808.25	3,808.23
Leasehold Improvements	3,858.16
Real estate owned other than bank premises	90,292.25
Automobiles Owned	
Other Assets	13,649.01
TOTAL ASSETS	4,418,581.29

LIABILITIES

Notes payable to banks	1,301,100.00
Notes payable (other)	
Savings deposits	461,992.93
Thrift-Investment Certificates	2,162,939.23
Mortgages on real estate owned	
Unearned interest and discounts	41,945.31
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	143,095.44
Other Liabilities	(2,745.61)
TOTAL LIABILITIES	4,108,327.30

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	62,496.63
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	62,496.63

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	247,757.36
1. Common stock - total par value (No. shares authorized 1,000)	100,000.00
(No. shares outstanding 1,000)	
2. Surplus	100,000.00
3. Undivided profits	47,757.36
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	247,757.36
TOTAL LIABILITIES, RESERVE AND CAPITAL ACCOUNTS	4,418,581.29

KEYSTONE CANON INDUSTRIAL BANK
Canon City
Fremont County

OFFICERS

Herbert W. Price, President-Treasurer; Frank P. Limongelli, Vice President-Secretary; Charles C. Lehnert, Assistant Secretary.

DIRECTORS

Herbert W. Price, Marvin L. Bradley, David G. Buck.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	240,715.98
Installment loans.	486,014.98
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 23,984.15	23,984.15
Leasehold Improvements	31,816.65
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	32,047.93
TOTAL ASSETS.	796,059.74

LIABILITIES

Notes payable to banks	162,443.33
Notes payable (other)	407,827.16
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	28,128.00
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	12,917.69
Other Liabilities	8,568.12
TOTAL LIABILITIES	619,884.30

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	8,486.74
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	8,486.74

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		167,688.66
1. Common stock - total par value (No. shares authorized <u>1,000</u>)		100,000.00
	(No. shares outstanding <u>1,000</u>)	
2. Surplus		50,000.00
3. Undivided profits		17,688.66
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		167,688.66
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		796,059.72

CASTLE ROCK INDUSTRIAL BANK
Castle Rock
Douglas County

OFFICERS

George E. Milhoan, President; Marsha A. Harrison, Secretary-Cashier;
Rebecca L. Pratt, Ruth L. Milhoan, Assistant Cashiers.

DIRECTORS

Herman A. Anderson, John S. Cowan, Earl L. Dazey, Marsha A. Harrison,
George E. Milhoan.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	149,475.52
Installment loans.	2,510,588.82
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	15,000.00
Bank Premises \$ 61,330.00 ; Furniture & Fixtures \$ 5,961.37	67,291.37
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	68,842.48
Other Assets	2,811,198.19
TOTAL ASSETS.	

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	394,323.80
Thrift-Investment Certificates	1,980,310.21
Mortgages on real estate owned	
Unearned interest and discounts.	46,313.20
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	69,679.91
Other Liabilities.	
TOTAL LIABILITIES	2,491,027.12

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	25,470.61
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	25,470.61

CAPITAL ACCOUNTS

Capital notes and debentures	294,700.46
Equity capital, total (1 to 4 below)	100,000.00
1. Common stock - total par value (No. shares authorized 1,000)	
(No. shares outstanding 1,000)	
2. Surplus.	100,000.00
3. Undivided profits.	94,700.46
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	294,700.46
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,811,198.19

OFFICERS

DIRECTORS

ASSETS

LIABILITIES

RESERVES ON LOANS AND SECURITIES

CAPITAL ACCOUNTS

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AVCO ACADEMY INDUSTRIAL BANK
Colorado Springs
El Paso County

OFFICERS

Theodore Cummings, President; William D. Hansen and William Mylymok, Executive Vice-Presidents; Philip Cullen, Vice-President and Secretary; Gary Fite, Vice-President and Treasurer and Assistant Secretary, Richard Bertoni, Controller; and Michael Mitchell, Vice-President and Cashier.

DIRECTORS

Stephen D. Brandon, G. E. Gilstrap, Philip J. Cullen, Gary L. Fite, Herbert P. Smith and R. T. Cunningham.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	6,010.63
Installment loans.	3,116,432.04
Notes discounted and/or purchased.	
United States Government Obligations.	44,543.35
Other bonds.	10,210.90
Corporate stocks.	
Bank Premises \$; Furniture & Fixtures \$ 15,543.86	15,543.86
Leasehold Improvements.	1,631.62
Real estate owned other than bank premises.	5,495.88
Automobiles Owned.	
Other Assets.	87,202.07
TOTAL ASSETS.	3,287,070.40

LIABILITIES

Notes payable to banks.	1,891,542.98
Notes payable (other).	66,774.21
Savings deposits.	99,133.82
Thrift-Investment Certificates.	
Mortgages on real estate owned.	284,676.79
Unearned interest and discounts.	597.28
Dealers' Reserves.	3,142.94
Amounts set aside for interest, taxes, and other expenses.	4,326.28
Other Liabilities.	
TOTAL LIABILITIES.	2,350,194.30

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	96,861.44
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	96,861.44

CAPITAL ACCOUNTS

Capital notes and debentures.	840,014.66
Equity capital, total (1 to 4 below).	200,000.00
1. Common stock - total par value (No. shares authorized 2M)	
(No. shares outstanding 2M)	
2. Surplus.	550,000.00
3. Undivided profits.	90,014.66
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	840,014.66
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	3,287,070.40

AVCO COLORADO SPRINGS INDUSTRIAL BANK
Colorado Springs
El Paso County

OFFICERS

Theodore Cumming, President; William Hansen and William Mylymok, Executive Vice-Presidents; Philip Cullen, Vice President and Secretary; Gary Fite, Vice President, Treasurer and Assistant Secretary, Richard Bertoni, Controller; and Ronald Goodwater, Vice President and Cashier

DIRECTORS

Stephen Brandon, R. T. Cunningham, Philip Cullen, Gary Fite, Herbert Smith and G. E. Gilstrap.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	5,740.96
Installment loans.	3,037,146.03
Notes discounted and/or purchased.	
United States Government Obligations.	26,438.54
Other bonds.	
Corporate stocks.	
Bank Premises \$; Furniture & Fixtures \$ 8,552.49	8,552.49
Leasehold Improvements.	11,042.63
Real estate owned other than bank premises.	
Automobiles Owned.	
Other Assets.	12,717.05
TOTAL ASSETS.	3,101,637.70

LIABILITIES

Notes payable to banks.	
Notes payable (other).	1,785,075.08
Savings deposits.	56,605.98
Thrift-Investment Certificates.	140,778.62
Mortgages on real estate owned.	
Unearned interest and discounts.	195,859.03
Dealers' Reserves.	364.15
Amounts set aside for interest, taxes, and other expenses.	2,205.37
Other Liabilities.	19,217.88
TOTAL LIABILITIES.	2,200,106.11

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	98,014.97
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	98,014.97

CAPITAL ACCOUNTS

Capital notes and debentures.	
Equity capital, total (1 to 4 below).	803,516.62
1. Common stock - total par value (No. shares authorized 2M)	200,000.00
(No. shares outstanding 2M)	
2. Surplus.	550,000.00
3. Undivided profits.	53,516.62
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	803,516.62
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	3,101,637.70

AVCO EAST COLORADO SPRINGS INDUSTRIAL BANK
Colorado Springs
El Paso County

OFFICERS

Theodore Cumming, President; William Hansen and William Mylymok, Executive Vice Presidents; Philip Cullen, Vice President and Secretary; Gary Fite, Vice President, Treasurer and Assistant Secretary, Richard Bertoni, Controller; and James Dick, Vice President and Cashier.

DIRECTORS

Stephen Brandon, R. T. Cunningham, Philip Cullen, Gary Fite, Herbert Smith and G. E. Gilstrap

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	13,158.66
Installment loans.	2,647,768.17
Notes discounted and/or purchased.	
United States Government Obligations	9,716.05
Other bonds.	53,212.50
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 6,062.54	6,062.54
Leasehold Improvements	201.60
Real estate owned other than bank premises . FORECLOSURES	4,673.47
Automobiles Owned.	
Other Assets	38,317.11
TOTAL ASSETS.	2,773,110.10

LIABILITIES

Notes payable to banks	
Notes payable (other).	1,543,469.04
Savings deposits	111,513.93
Thrift-Investment Certificates	313,554.60
Mortgages on real estate owned	
Unearned interest and discounts.	216,172.21
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	18,424.85
Other Liabilities.	11,267.29
TOTAL LIABILITIES	2,214,401.92

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	84,477.48
Other reserves on loans.	
Reserves on securities	84,477.48
TOTAL RESERVES ON LOANS AND SECURITIES.	

CAPITAL ACCOUNTS

Capital notes and debentures	474,230.70
Equity capital, total (1 to 4 below)	
1. Common stock - total par value (No. shares authorized 2M)	200,000.00
(No. shares outstanding 2M)	35,274.39
2. Surplus.	238,956.31
3. Undivided profits.	
4. Reserve for contingencies and other capital reserves	474,230.70
TOTAL CAPITAL ACCOUNTS.	2,773,110.10
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	

Colorado Springs Beneficial Industrial Bank
Colorado Springs
El Paso County

OFFICERS

Forrest Kinney, President; Elizabeth Dawson, Vice President and Treasurer; Deborah Tuxward, Vice President and Secretary; James Downing, Jr., Vice-President and Assistant Cashier; Donald Hofer, Vice President and Manager; Thomas Simmons, Vice President; and Margaret Anderson, Vice President and Assistant Treasurer.

DIRECTORS

Forrest Kinney, Thomas Simmons, Elizabeth Dawson and Deborah Tuxward.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	20,549.64
Installment loans.	2,025,043.34
Notes discounted and/or purchased.	174,483.24
United States Government Obligations.	33,531.28
Other bonds.	
Corporate stocks.	
Bank Premises \$; Furniture & Fixtures \$ 16,761.48	16,761.48
Leasehold Improvements.	29,268.20
Real estate owned other than bank premises.	
Automobiles Owned.	
Other Assets.	49,297.52
TOTAL ASSETS.	2,348,934.70

LIABILITIES

Notes payable to banks.	
Notes payable (other).	318,547.36
Savings deposits.	151,096.48
Thrift-Investment Certificates.	106,243.92
Mortgages on real estate owned.	
Unearned interest and discounts.	315,869.83
Dealers' Reserves.	13,389.97
Amounts set aside for interest, taxes, and other expenses.	62,015.09
Other Liabilities.	2,646.72
TOTAL LIABILITIES.	969,809.37

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	61,146.47
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	

CAPITAL ACCOUNTS

Capital notes and debentures.	
Equity capital, total (1 to 4 below).	1,317,978.86
1. Common stock - total par value (No. shares authorized <u>5000</u>)	
(No. shares outstanding <u>5000</u>)	500,000.00
2. Surplus.	500,000.00
3. Undivided profits.	317,978.86
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	1,317,978.86
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,348,934.70

Hugh S. Kennedy, President; William Delaney, Vice President; Dennis O'Brien, Vice President and Controller, Warren D. Andreu, Vice President/Treasurer and Kenneth Proctor and Charles Dahl, Vice Presidents

Barry L. Newman and Hugh S. Kennedy

ASSETS

LIABILITIES

RESERVES ON LOANS AND SECURITIES

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		1,113,514.27
1. Common stock - total par value (No. shares authorized <u>2000</u>)		
(No. shares outstanding <u>2000</u>)	200,000.00	
2. Surplus	800,000.00	
3. Undivided profits	113,514.27	
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		1,113,514.27
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		2,571,169.87

LIBERTY INDUSTRIAL BANK
Colorado Springs
El Paso County

OFFICERS

H. C. Gerber, President and Chairman; William E. Sessions,
Sr. Vice President; Elmer Wolfe, Vice President; Lonnie Gerber,
Vice President; L. Lorine Wade, Secretary; Marie Ercinas, Treasurer.

DIRECTORS

H. C. Gerber, Lonnie Gerber, Lurline Gerber, William Sessions,
Marie Ercinas and L. Lorine Wade

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	1,719,473.32
Installment loans.	221,144.54
Notes discounted and/or purchased.	1,265,514.20
United States Government Obligations	
Other bonds.	75,000.00
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 18,730.81	18,730.81
Leasehold Improvements	2,011.32
Real estate owned other than bank premises	69,567.68
Automobiles Owned.	
Other Assets	57,531.56
TOTAL ASSETS.	3,428,973.43

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	728,336.40
Thrift-Investment Certificates	2,155,098.01
Mortgages on real estate owned	
Unearned interest and discounts.	29,018.27
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	16,015.78
Other Liabilities.	97,327.57
TOTAL LIABILITIES	3,025,796.03

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	19,130.80
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	19,130.80

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	384,046.60
1. Common stock - total par value (No. shares authorized 10,000)	200,000.00
(No. shares outstanding 10,000)	
2. Surplus.	50,000.00
3. Undivided profits.	134,046.60
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	384,046.60
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	3,428,973.43

ROCKY MOUNTAIN 1st INDUSTRIAL BANK
Colorado Springs
El Paso County

OFFICERS

Clifford Katalin, President; Daniel Keller, Executive Vice President; Richard Van Winkle, Vice President; R. Lynn Murray, Secretary; Ted E. Davis, Treasurer and Arlene Morgan and Melba McKenzie, Secretaries.

DIRECTORS

W. Harold Dobson, Clifford Katalin, Daniel Keller and Richard A. Van Winkle.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	2,210,980.58
Installment loans.	9,715,363.23
Notes discounted and/or purchased.	1,648,716.94
United States Government Obligations	-0-
Other bonds.	1,606,772.06
Corporate stocks	-0-
Bank Premises \$ _____; Furniture & Fixtures \$ <u>14,776.95</u>	14,776.95
Leasehold Improvements	19,891.13
Real estate owned other than bank premises	128,375.14
Automobiles Owned.	1,950.00
Other Assets	38,607.45
TOTAL ASSETS.	45,385,433.50

LIABILITIES

Notes payable to banks	-0-
Notes payable (other)	-0-
Savings deposits	2,002,269.76
Thrift-Investment Certificates	11,930,022.23
Mortgages on real estate owned	-0-
Unearned interest and discounts	224,797.55
Dealers' Reserves	-0-
Amounts set aside for interest, taxes, and other expenses	510,653.19
Other Liabilities	(11,771.31)
TOTAL LIABILITIES	14,655,971.44

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	-0-
Other reserves on loans.	133,671.39
Reserves on securities	-0-
TOTAL RESERVES ON LOANS AND SECURITIES.	133,671.39

CAPITAL ACCOUNTS

Capital notes and debentures	-0-
Equity capital, total (1 to 4 below)	595,790.69
1. Common stock - total par value (No. shares authorized _____)	117,000.00
(No. shares outstanding _____)	
2. Surplus	283,000.00
3. Undivided profits	195,790.69
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	595,790.69
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	\$5,385,433.55

SPRINGS SUNAMERICA INDUSTRIAL BANK
Colorado Springs
El Paso County

OFFICERS

Milton Katz, President and Director; H. N. Ullestad, Treasurer, Cashier and Director; James E. Wanner, Secretary & Director; M. Mandel, Vice President; James F. Cline, Vice President; Stephen Faulkner and C. D. Archer, Assistant Vice Presidents; Glenn W. Perkins, Vice President; Robert J. Kapitan and Yolanda A. Liotta, Assistant Secretaries, Leonard A. Zych, Assistant Treasurer and Assistant Cashier and Kenneth J. Dacek, Assistant Treasurer.

DIRECTORS

Milton Katz, H. N. Ullestad and James Wanner

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	25,997.84
Installment loans	3,973,020.65
Notes discounted and/or purchased	101,861.17
United States Government Obligations	NONE
Other bonds	51,184.40
Corporate stocks	NONE
Bank Premises \$; Furniture & Fixtures \$	10,333.58
Leasehold Improvements	182.70
Real estate owned other than bank premises	NONE
Automobiles Owned	NONE
Other Assets	90,011.46
TOTAL ASSETS	4,252,591.80

LIABILITIES

Notes payable to banks	NONE
Notes payable (other)	3,321,915.39
Savings deposits	29,940.29
Thrift-Investment Certificates	175,981.49
Mortgages on real estate owned	NONE
Unearned interest and discounts	22,036.48
Dealers' Reserves	NONE
Amounts set aside for interest, taxes, and other expenses	8,064.87
Other Liabilities	NONE
TOTAL LIABILITIES	3,557,938.52

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	38,552.00
Other reserves on loans	5,325.22
Reserves on securities	NONE
TOTAL RESERVES ON LOANS AND SECURITIES	43,877.22

CAPITAL ACCOUNTS

Capital notes and debentures	NONE
Equity capital, total (1 to 4 below)	650,776.06
1. Common stock - total par value (No. shares authorized <u>10,000</u>)	200,000.00
(No. shares outstanding <u>10,000</u>)	
2. Surplus	400,000.00
3. Undivided profits	50,776.06
4. Reserve for contingencies and other capital reserves	NONE
TOTAL CAPITAL ACCOUNTS	650,776.06
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	4,252,591.80

METROPOLITAN STATE INDUSTRIAL BANK
Commerce City
Adams County

OFFICERS

Orrel A. Daniel, President & Chairman of the Board; Frances T. Daniel, Vice President & Chairman of the Board; Edward A. Brown, Treasurer; Leonard H. McCain, Secretary; Mary Barber, Assistant Secretary; Charles P. Weaver, Bank Manager.

DIRECTORS

Edward A. Brown, Frances T. Daniel, Orrel A. Daniel, Leonard H. McCain.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	219 625 77
Installment loans	115 267 03
Notes discounted and/or purchased	187 775 59
United States Government Obligations	46 557 50
Other bonds	000 00
Corporate stocks	000 00
Bank Premises \$; Furniture & Fixtures \$	215 24
Leasehold Improvements	2 245 57
Real estate owned other than bank premises	000 00
Automobiles Owned	000 00
Other Assets	18 405 00
TOTAL ASSETS	590 092 64

LIABILITIES

Notes payable to banks	000 00
Notes payable (other)	8 173 62
Savings deposits	138 344 83
Thrift-Investment Certificates	274 494 91
Mortgages on real estate owned	000 00
Unearned interest and discounts	000 00
Dealers' Reserves	000 00
Amounts set aside for interest, taxes, and other expenses	48 00
Other Liabilities	6 114 77
TOTAL LIABILITIES	427 176 13

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	3 200 00
Other reserves on loans	000 00
Reserves on securities	000 00
TOTAL RESERVES ON LOANS AND SECURITIES	3 200 00

CAPITAL ACCOUNTS

Capital notes and debentures	000 00
Equity capital, total (1 to 4 below)	159 716 51
1. Common stock - total par value (No. shares authorized <u>10,000</u>)	100 000 00
(No. shares outstanding <u>10,000</u>)	
2. Surplus	30 000 00
3. Undivided profits	39 716 51
4. Reserve for contingencies and other capital reserves	000 00
TOTAL CAPITAL ACCOUNTS	159 716 51
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	590 092 64

BASIN INDUSTRIAL BANK
Cortez
Montezuma County

OFFICERS

Francis Stockdale, President; Jack Hawkins, Chairman of the Board;
Charles Stockdale, Executive Vice President and Venita Hill Secretary.

DIRECTORS

George Buck, Jr., Jack Hawkins, G. W. McCutcheon, Charles Stockdale and
Francis R. Stockdale

December 31, 1961

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	69,238.27
Installment loans.	1,253,627.76
Notes discounted and/or purchased.	28,065.27
United States Government Obligations	530,000.00
Other bonds.	30,000.00
Corporate stocks	9,573.78
Bank Premises \$ _____; Furniture & Fixtures \$ 8,713.61	8,713.61
Federal Funds	280,000.00
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	10,241.13
TOTAL ASSETS.	2,219,459.82

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	498,609.69
Thrift-Investment Certificates	1,463,776.97
Mortgages on real estate owned	
Unearned interest and discounts.	10,632.98
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	675.40
Other Liabilities.	14,660.76
TOTAL LIABILITIES	1,988,355.80

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	26,252.48
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	26,252.48

CAPITAL ACCOUNTS

Capital notes and debentures	50,000.00
Equity capital, total (1 to 4 below)	154,851.54
1. Common stock - total par value (No. shares authorized <u>4,000</u>)	100,000.00
(No. shares outstanding <u>4,000</u>)	
2. Surplus.	20,000.00
3. Undivided profits.	34,831.54
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	204,851.54
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,219,459.82

AVCO CRAIG INDUSTRIAL BANK
Craig
Moffat County

OFFICERS

Theodore Cumming, President; William Hansen and William Mylymok, Executive Vice Presidents, Philip Cullen, Vice President and Secretary; Gary Fite, Vice President, Treasurer and Assistant Secretary; Richard I. Bertoni, Controller; and Lee Hagen, Vice President and Cashier.

DIRECTORS

Stephen Brandon, R. T. Cunningham, Philip Cullen, Gary Fite, Herbert Smith and Gerald Gilstrap.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	21,619.16
Installment loans	1,281,099.30
Notes discounted and/or purchased	
United States Government Obligations	
Other bonds	85,070.00
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>1,305.41</u>	1,305.41
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	14,050.83
TOTAL ASSETS	1,403,144.79

LIABILITIES

Notes payable to banks	
Notes payable (other).	238,184.93
Savings deposits	249,430.74
Thrift-Investment Certificates	439,390.56
Mortgages on real estate owned	
Unearned interest and discounts.	96,903.23
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	16,602.05
Other Liabilities.	845.44
TOTAL LIABILITIES	1,041,356.94

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	40,870.24
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	40,870.24

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		320,917.56
1. Common stock - total par value (No. shares authorized <u>5M</u>)		50,000.00
(No. shares outstanding <u>5M</u>)		
2. Surplus		151,030.39
3. Undivided profits		119,887.17
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		320,917.56
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		1,403,144.72

DELTA INDUSTRIAL BANK
Delta
Delta County

OFFICERS

Theodore Browne, Chairman of the Board; Larry J. Beck, President;
Dean C. Coddington, Vice President and Eugene Ogier, Cashier and Secretary.

DIRECTORS

Theodore Browne, Dean Coddington and Eugene Ogier.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	105,723.46
Installment loans.	907,364.82
Notes discounted and/or purchased.	24,794.51
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 2,383.15	2,383.15
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	14,604.43
TOTAL ASSETS.	1,054,870.37

LIABILITIES

Notes payable to banks	50,000.00
Notes payable (other).	
Savings deposits	39,513.37
Thrift-Investment Certificates	598,775.31
Mortgages on real estate owned	
Unearned interest and discounts.	211,696.73
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	17,395.91
Other Liabilities.	
TOTAL LIABILITIES	917,381.32

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	1,605.15
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	1,605.15

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	135,883.90
1. Common stock - total par value (No. shares authorized 10,000)	100,000.00
(No. shares outstanding 10,000)	20,000.00
2. Surplus.	15,883.90
3. Undivided profits.	
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	135,883.90
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,054,870.37

AVCO COLORADO INDUSTRIAL BANK
Denver
Denver County

Theodore Cumming, President; William Hansen and William Mylymok, Executive Vice Presidents; Philip Cullen, Vice President and Secretary; Gary Fite, Vice President, Treasurer & Assistant Secretary, Richard Bertoni, Controller; and Gary Wheatland, Vice President and Cashier.

DIRECTORS

Stephen Brandon, R. T. Cunningham, Philip Cullen, Gary Fite, Herbert Smith and G. E. Gilstrap

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	51,962.55
Installment loans.	4,728,812.06
Notes discounted and/or purchased.	
United States Government Obligations.	
Other bonds.	221,498.00
Corporate stocks.	
Bank Premises \$; Furniture & Fixtures \$ 9,600.83	9,600.83
Leasehold Improvements.	30,402.93
Real estate owned other than bank premises.	4,378.43
Automobiles Owned.	
Other Assets.	4,680.71
TOTAL ASSETS.	5,051,335.51

LIABILITIES

Notes payable to banks.	
Notes payable (other).	1,796,298.86
Savings deposits.	625,399.04
Thrift-Investment Certificates.	1,044,987.79
Mortgages on real estate owned.	
Unearned interest and discounts.	371,202.32
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	63,466.18
Other Liabilities.	6,081.99
TOTAL LIABILITIES.	3,907,436.18

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	153,677.83
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	153,677.83

CAPITAL ACCOUNTS

Capital notes and debentures.	
Equity capital, total (1 to 4 below).	990,221.50
1. Common stock - total par value (No. shares authorized 3M)	300,000.00
(No. shares outstanding 3M)	
2. Surplus.	320,233.41
3. Undivided profits.	369,988.09
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	990,221.50
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	5,051,335.51

AVCO EAST DENVER INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Theodore Cumming, President; William Hansen, Executive Vice President;
William Mylymok, Executive Vice President; Philip Cullen, Vice President
and Secretary; Gary Fite, Vice President; Treasurer and Assistant Secretary;
Richard Bertoni, Controller; W. Schwab, Vice President and Cashier.

DIRECTORS

Stephen Brandon, R. T. Cunningham, Philip Cullen, Gary Fite, Herbert Smith
and Gerald Gilstrap.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	6,539.32
Installment loans	1,259,304.24
Notes discounted and/or purchased	
United States Government Obligations	27,217.28
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 6,100.71	6,100.71
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	1,322.24
Other Assets	1,300,483.79
TOTAL ASSETS	

LIABILITIES

Notes payable to banks	665,608.45
Notes payable (other)	71,937.27
Savings deposits	132,682.76
Thrift-Investment Certificates	
Mortgages on real estate owned	84,052.40
Unearned interest and discounts	23.51
Dealers' Reserves	25,950.16
Amounts set aside for interest, taxes, and other expenses	2,479.20
Other Liabilities	982,733.75
TOTAL LIABILITIES	

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	41,094.43
Other reserves on loans	
Reserves on securities	41,094.43
TOTAL RESERVES ON LOANS AND SECURITIES	

CAPITAL ACCOUNTS

Capital notes and debentures	276,655.61
Equity capital, total (1 to 4 below)	200,000.00
1. Common stock - total par value (No. shares authorized 2M)	
(No. shares outstanding 2M)	36,023.47
2. Surplus	40,632.14
3. Undivided profits	
4. Reserve for contingencies and other capital reserves	276,655.61
TOTAL CAPITAL ACCOUNTS	
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,300,483.79

OFFICERS

DIRECTORS

ASSETS

LIABILITIES

RESERVES ON LOANS AND SECURITIES

CAPITAL ACCOUNTS

CHASE MANHATTAN INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Robert Kettenmann, President; J. Russell Baker, Vice President; Michael Carlson, Secretary; Robert Kirland, Treasurer; Ernest Marks, Vice President; W. Dean McFail, 2nd Vice President; Thomas Garvey, Assistant Treasurer and Martha Holyfield, Assistant Treasurer.

DIRECTORS

J. Russell Baker, Robert Kettenmann and Robert Kirland.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	964,635.39
Installment loans.	389,711.50
Notes discounted and/or purchased.	-0-
United States Government Obligations	-0-
Other bonds.	-0-
Corporate stocks	-0-
Bank Premises \$ -0-; Furniture & Fixtures \$ 59,868.02	59,868.02
Leasehold Improvements	39,861.28
Real estate owned other than bank premises	-0-
Automobiles Owned.	-0-
Other Assets	72,011.17
TOTAL ASSETS.	1,526,087.36

LIABILITIES

Notes payable to banks	-0-
Notes payable (other).	-0-
Savings deposits	500.74
Thrift-Investment Certificates	20,500.00
Mortgages on real estate owned	-0-
Unearned interest and discounts.	-0-
Dealers' Reserves.	-0-
Amounts set aside for interest, taxes, and other expenses.	-0-
Other Liabilities.	129,601.16
TOTAL LIABILITIES	150,601.90

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	7,000.00
Other reserves on loans.	-0-
Reserves on securities	-0-
TOTAL RESERVES ON LOANS AND SECURITIES.	7,000.00
	-0-

CAPITAL ACCOUNTS

Capital notes and debentures	-0-
Equity capital, total (1 to 4 below)	1,368,485.46
1. Common stock - total par value (No. shares authorized <u>20,000</u>)	500,000.00
(No. shares outstanding <u>20,000</u>)	
2. Surplus.	550,000.00
3. Undivided profits.	318,485.46
4. Reserve for contingencies and other capital reserves	-0-
TOTAL CAPITAL ACCOUNTS.	1,368,485.46
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,526,087.36

CHAVES INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Charles Phillips, President; John S. Susman, Vice President; and Richard Gonzales, Secretary/Treasurer.

DIRECTORS

Charles Phillips, John Susman and Richard Gonzales

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	483,499.77
Installment loans.	141,741.91
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>28,689.59</u>	28,689.59
Leasehold Improvements	14,674.24
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	
TOTAL ASSETS.	1,558.39
	770,163.90

LIABILITIES

Notes payable to banks	85,628.02
Notes payable (other)	98,426.90
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	54,198.01
Other Liabilities	39,904.80
TOTAL LIABILITIES	278,157.73

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	
Other reserves on loans.	
Reserves on securities	4,472.91
TOTAL RESERVES ON LOANS AND SECURITIES.	4,472.91

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		
1.	Common stock - total par value (No. shares authorized <u>10,000</u>) (No. shares outstanding <u>10,000</u>)	300,000.00
2.	Surplus	60,000.00
3.	Undivided profits	127,533.26
4.	Reserve for contingencies and other capital reserves	
	TOTAL CAPITAL ACCOUNTS	487,533.26
	TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	770,163.90

COMMERCIAL CREDIT INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Joseph Gammon, President; James McIntire, Charles Cunningham, Edward G. Quesenberry and Albert Ortwein, Vice Presidents; Laura Deveney, Secretary; and Sally Layman, Treasurer.

DIRECTORS

Bernie McKenna, James Murphy and Joseph Patterson.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	194,560.55
Installment loans	107,837,293.8
Notes discounted and/or purchased	
United States Government Obligations	51,246.25
Other bonds	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ _____	
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	1,879,450.63
TOTAL ASSETS.	109,962,551.2

LIABILITIES

Notes payable to banks	
Notes payable (other)	104,832,166.09
Savings deposits	
Thrift-Investment Certificates	275,937.32
Mortgages on real estate owned	
Unearned interest and discounts	303.06
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	20,993.53
Other Liabilities	53,104.74
TOTAL LIABILITIES	105,182,504.74

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	2,624,971.33
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	2,624,971.33

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		
1.	Common stock - total par value (No. shares authorized _____)	75,000.00
	(No. shares outstanding _____)	
2.	Surplus.	3,675,625.00
3.	Undivided profits.	(1,595,549.82)
4.	Reserve for contingencies and other capital reserves	
	TOTAL CAPITAL ACCOUNTS.	2,155,075.18
	TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	109,962,551.25

COMMERCIAL INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Wendell Dixon, President; Louis Durfee, Eldo Taylor, George Woodruff, Rossiter Armstrong, Fred Kohlruss, James Richards, John Bolger, Troy Goodwin, R. Bruce Dunlap, Gay E. Francis, David Seeley and Joseph Timpone, Vice Presidents; R. Larry Drake, Secretary; Lysle Abbott, Assistant Secretary; James Robinson, Treasurer; Webster Vause, Cashier and Vice President.

DIRECTORS

Carl Bosecker, Wendell Dixon, Louis Durfee, Eldo Taylor and Webster Vause.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	600.00
Installment loans	4,955,312.74
Notes discounted and/or purchased	117,220.08
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 5,296.85	5,296.85
Leasehold Improvements	1,813.35
Real estate owned other than bank premises	62,835.18
Automobiles Owned	
Other Assets	5,547.88
TOTAL ASSETS	5,148,726.08

LIABILITIES

Notes payable to banks	
Notes payable (other)	1,361,422.61
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	1,685,878.94
Dealers' Reserves	4,818.53
Amounts set aside for interest, taxes, and other expenses	4,459.64
Other Liabilities	
TOTAL LIABILITIES	3,056,579.72

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	126,813.33
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	126,813.33

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	1,965,333.03
1. Common stock - total par value (No. shares authorized 2,000)	500,000.00
(No. shares outstanding 2,000)	
2. Surplus	500,000.00
3. Undivided profits	965,333.00
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	1,965,333.03
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	5,148,726.08

CONTINENTAL INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Gerald Donahue, Chairman; Terry DeLong, President; Ron G. Kientz and John R. Coffey, Vice Presidents; James Howse, Sr. Vice President and Treasurer; Stephen Killough, Vice President and Secretary; Ruth Falbe, Assistant Vice President and Assistant Secretary; Jackie Archuleta, Administrative Officer and Assistant Secretary; John Coffey, Vice President.

DIRECTORS

Gerald Donahue, William McGowan, Alfred Teti, Larry Kesler and Terry DeLong.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	426,564.01
Installment loans.	6,542,777.51
Notes discounted and/or purchased.	12,945.42
United States Government Obligations	84,289.87
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 2,732.45	2,732.45
Leasehold Improvements	35.51
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	15,112.57
TOTAL ASSETS.	7,084,457.34

LIABILITIES

Notes payable to banks	
Notes payable (other).	2,040,641.51
Savings deposits	438,729.76
Thrift-Investment Certificates	2,571,530.02
Mortgages on real estate owned	
Unearned interest and discounts.	405,423.93
Dealers' Reserves.	321.83
Amounts set aside for interest, taxes, and other expenses.	225,240.45
Other Liabilities.	30,325.63
TOTAL LIABILITIES	5,712,213.13

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	61,534.00
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	61,534.00

CAPITAL ACCOUNTS

Capital notes and debentures	140,000.00
Equity capital, total (1 to 4 below)	1,170,710.21
1. Common stock - total par value (No. shares authorized 1,000)	100,000.00
(No. shares outstanding 1,000)	
2. Surplus.	760,000.00
3. Undivided profits.	310,710.21
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	1,310,710.21
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	7,084,457.34

CONTINENTAL MERCHANTS INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Gerald Donahue, Chairman; Terry DeLong, President, Ron Kientz, Vice President; James Howse, Sr. Vice President & Treasurer; Stephen Killough, Vice President and Secretary; Ruth Faibe, Assistant Vice President and Assistant Secretary; Jackie Archuleta, Administrative Officer and Assistant Secretary; Bernard LeFave, Vice President.

DIRECTORS

Gerald Donahue, William McGowan, Alfred Teti, Larry Kesler and Terry DeLong

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	392,806.65
Installment loans.	10,165,036.02
Notes discounted and/or purchased.	282,595.67
United States Government Obligations	187,513.04
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 17,354.53	17,354.53
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	75,313.17
TOTAL ASSETS.	11,120,619.00

LIABILITIES

Notes payable to banks	
Notes payable (other).	4,842,399.92
Savings deposits	964,852.17
Thrift-Investment Certificates	2,629,786.00
Mortgages on real estate owned	
Unearned interest and discounts.	1,058,954.08
Dealers' Reserves.	8,531.92
Amounts set aside for interest, taxes, and other expenses.	105,877.28
Other Liabilities.	37,011.42
TOTAL LIABILITIES	9,647,412.79

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	93,887.00
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	93,887.00

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		1,379,319.29
1. Common stock - total par value (No. shares authorized <u>1,000</u>)		100,000.00
(No. shares outstanding <u>1,000</u>)		
2. Surplus		900,000.00
3. Undivided profits		379,319.29
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		1,379,319.29
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		11,120,619.00

DENVER CONTINENTAL INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Gerald Donahue, Chairman; Terry DeLong, President; Ron G. Kientz, Vice President; James Howse, Sr. Vice President and Treasurer; Stephen Killough, Vice President and Secretary; Ruth Falbe, Assistant Vice President and Assistant Secretary; Jackie Archuleta, Administrative Officer and Assistant Secretary.

DIRECTORS

Gerald Donahue, William McGowan, Alfred Teti, Larry Kesler and Terry DeLong.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	105,700.00
Installment loans.	2,444,318.83
Notes discounted and/or purchased.	36,802.65
United States Government Obligations	93,265.30
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 8,193.72	8,193.72
Leasehold Improvements	2,509.48
Real estate owned other than bank premises	
Automobiles Owned.	166.38
Other Assets	
TOTAL ASSETS.	2,690,956.36

LIABILITIES

Notes payable to banks	850,969.17
Notes payable (other).	88,311.36
Savings deposits	732,881.42
Thrift-Investment Certificates	
Mortgages on real estate owned	215,710.70
Unearned interest and discounts.	
Dealers' Reserves.	72,695.84
Amounts set aside for interest, taxes, and other expenses.	18,571.65
Other Liabilities.	
TOTAL LIABILITIES	1,979,140.14

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	22,659.00
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	22,659.00

CAPITAL ACCOUNTS

Capital notes and debentures	85,000.00
Equity capital, total (1 to 4 below)	604,157.22
1. Common stock - total par value (No. shares authorized <u>20,000</u>)	150,000.00
(No. shares outstanding <u>7,500</u>)	
2. Surplus.	265,000.00
3. Undivided profits.	189,157.22
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	689,157.22
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,690,956.36

DENVER SUNAMERICA INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Milton, Katz, President and Director; H. N. Ullestad, Treasurer, Cashier and Director; James Wanner, Secretary and Director; M. Mandel, Vice President; James Cline, Vice President; Douglas Wilson, Assistant Vice President; C. D. Archer, Assistant Vice President; Glenn Perkins, Vice President; Robert Kapitan and Yolanda Liotta, Assistant Secretaries; Leonard Zych, Assistant Cashier and Assistant Treasurer; Kenneth Dacek, Assistant Treasurer.

DIRECTORS

Milton Katz, H. N. Ullestad, James Wanner.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	9,554.62
Installment loans.	1,382,187.67
Notes discounted and/or purchased.	225,408.98
United States Government Obligations	
Other bonds.	51,286.80
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 5,585.38	5,585.38
Leasehold Improvements	397.71
Real estate owned other than bank premises	6,417.66
Automobiles Owned.	
Other Assets	3,155.11
TOTAL ASSETS.	1,683,993.93

LIABILITIES

Notes payable to banks	
Notes payable (other).	510,907.08
Savings deposits	55,199.41
Thrift-Investment Certificates	319,984.04
Mortgages on real estate owned	3,841.13
Unearned interest and discounts.	40,055.18
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	15,694.97
Other Liabilities.	23,863.00
TOTAL LIABILITIES	969,544.81

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	72,730.00
Other reserves on loans.	(41,159.31)
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	31,570.69

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	682,878.43
1. Common stock - total par value (No. shares authorized 10,000)	200,000.00
(No. shares outstanding 10,000)	400,000.00
2. Surplus.	82,878.43
3. Undivided profits.	
4. Reserve for contingencies and other capital reserves	682,878.43
TOTAL CAPITAL ACCOUNTS.	1,683,993.93
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	

EAST INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Herschel Warman, President; Donald Beachler, Vice President; Harold Dountze, Jr., Secretary; Gary Cogburn, Treasurer; Donald Pomeleo, Vice President.

DIRECTORS

Donale Beachler, William Forgge, Harold Kountze, Jr., Herschel Warman.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	468,340.77
Installment loans	1,222,508.50
Notes discounted and/or purchased	1,586,344.43
United States Government Obligations	336,151.48
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 31,067.22	31,067.22
Leasehold Improvements	59,130.56
Real estate owned other than bank premises	6,245.83
Automobiles Owned	142,338.75
Other Assets	
TOTAL ASSETS	3,852,127.54

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	192,604.60
Thrift-Investment Certificates	3,085,151.22
Mortgages on real estate owned	
Unearned interest and discounts	83,820.48
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	177,552.80
Other Liabilities	597.00
TOTAL LIABILITIES	3,539,626.10

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	33,301.82
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	33,301.82

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	279,199.62
1. Common stock - total par value (No. shares authorized 2,000)	200,000.00
(No. shares outstanding 2,000)	
2. Surplus	50,000.00
3. Undivided profits	29,199.62
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	279,199.62
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	3,852,127.54

FINANCEAMERICA INDUSTRIAL BANK
Denver
Denver County

OFFICERS

E. F. Rabenold, President, J. T. Arnold, J. M. Browne, P. D. Balascki,
W. R. Hobson, Vice Presidents; C. M. Sorrells, Vice President and Manager
C. J. Eby, Secretary; L. G. Connors, Cashier.

DIRECTORS

E. F. Rabenold, J. M. Browne, W. J. Fenza, Jr., and M. N. Parks.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	325,834.74
Installment loans	6,715,689.96
Notes discounted and/or purchased	
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 81,039.68	81,039.68
Leasehold Improvements	5,088.39
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	790.89
TOTAL ASSETS	7,130,461.66

LIABILITIES

Notes payable to banks	
Notes payable (other)	\$4,450,972.03
Savings deposits	55,825.96
Thrift-Investment Certificates	728,629.67
Mortgages on real estate owned	
Unearned interest and discounts	587,185.85
Dealers' Reserves	99,498.64
Amounts set aside for interest, taxes, and other expenses	5,703.22
Other Liabilities	
TOTAL LIABILITIES	5,927,815.37

RESERVE ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	67,340.93
Other reserves on loans	
Reserves on securities	
TOTAL RESERVE ON LOANS AND SECURITIES	67,340.93

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	1,135,307.36
1. Common stock - total par value (No. shares authorized 2,000)	200,000.00
(No. shares outstanding 2,000)	
2. Surplus	820,307.36
3. Undivided profits	115,000.00
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	1,135,307.36
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	7,130,461.66

FIRSTMARK CHERRY CREEK INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Garland Barr, President; Leonard Rochwarger and Fred Ulrich, Vice Presidents;
James Mitchell, Assistant Vice President and Assistant Secretary;
James Palmer, Assistant Secretary and Assistant Treasurer, Dennis Reedy,
Secretary and Treasurer.

Garland Barr, Timothy Gahmer and James Mitchell.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	149,617.12
Installment loans (net of participation sold \$1,340,252.17)	1,031,121.02
Notes discounted and/or purchased	161,007.63
United States Government Obligations	108,706.04
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 16,773.06	16,773.06
Leasehold Improvements	11,629.45
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	12,220.07
TOTAL ASSETS	1,491,074.39

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	110,485.15
Thrift-Investment Certificates	831,516.79
Mortgages on real estate owned	
Unearned interest and discounts	27,541.79
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	24,262.96
Other Liabilities	
TOTAL LIABILITIES	993,806.69

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	17,867.09
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	17,867.09

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	479,400.61
1. Common stock - total par value (No. shares authorized 20,000)	200,000.00
(No. shares outstanding 20,000)	
2. Surplus	200,000.00
3. Undivided profits	79,400.61
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	479,400.61
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,491,074.39

FIRST CONTINENTAL INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Gerald Donahue, Chairman, Terry DeLong, President, Ron Kientz, Vice President; James Howse, Sr. Vice President and Treasurer; Stephen Killough, Vice President and Assistant Secretary; Jackie Archuleta, Administrative Officer and Assistant Secretary, William Petry, Vice President.

DIRECTORS

Gerald Donahue, William McGowan, Alfred Teti, Larry Kesler and Terry DeLong.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	273,026.16
Installment loans	6,103,498.57
Notes discounted and/or purchased	281,042.97
United States Government Obligations	162,178.42
Other bonds	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>8,111.09</u>	8,111.09
Leasehold Improvements	30,325.51
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	21,839.43
TOTAL ASSETS.	6,880,022.12

LIABILITIES

Notes payable to banks	
Notes payable (other).	2,886,617.66
Savings deposits	434,061.41
Thrift-Investment Certificates	2,402,632.24
Mortgages on real estate owned	
Unearned interest and discounts.	442,619.90
Dealers' Reserves.	3,113.41
Amounts set aside for interest, taxes, and other expenses.	91,609.77
Other Liabilities.	25,043.66
TOTAL LIABILITIES	6,285,698.00

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	59,470.00
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	59,470.00

CAPITAL ACCOUNTS

Capital notes and debentures	15,000.00
Equity capital, total (1 to 4 below)	519,854.10
1. Common stock - total par value (No. shares authorized _____)	200,000.00
(No. shares outstanding _____)	
2. Surplus	285,000.00
3. Undivided profits	34,854.00
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	534,854.10
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	6,880,022.10

FOOTHILL INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Guilford Moore, President; D. Diane Klopfenstein and William Soldan, Vice Presidents; Robert Stevens and R. Allan Wahlborg, Assistant Vice Presidents; Gary Wehrle, Treasurer and David Hilton, Controller.

DIRECTORS

Wayne Counts, Guildford Moore, D. Diane Klopfenstein, John Nickoll, William Soldan, Don Gevirtz, Tennyson Grebenar.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	4,253,805.87
Installment loans	3,799,612.20
Notes discounted and/or purchased	22,261.78
United States Government Obligations	286,169.46
Other bonds	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 80,197.34	80,197.34
Leasehold Improvements	183,702.34
Real estate owned other than bank premises	77,591.25
Automobiles Owned	2,77.79
Other Assets	113,960.37
TOTAL ASSETS	8,820,078.44

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	434,224.27
Thrift-Investment Certificates	6,699,426.30
Mortgages on real estate owned	
Unearned interest and discounts	192,263.59
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	504,791.08
Other Liabilities	17,680.66
TOTAL LIABILITIES	7,848,385.99

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	101,469.70
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	101,469.70

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		870,222.80
1. Common stock - total par value (No. shares authorized <u>20,000</u>)		500,000.00
(No. shares outstanding <u>20,000</u>)		
2. Surplus		200,000.00
3. Undivided profits		170,222.80
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS.		870,222.80
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.		8,820,078.40

OFFICERS

DIRECTORS

Kenneth Jones, Danni Lederman, Nadyne Lederman and Victor Lederman

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	1,251,486.35
Installment loans	6,119,892.17
Notes discounted and/or purchased	303,341.67
United States Government Obligations	
Other bonds	111,955.70
Corporate stocks	40,067.25
Bank Premises \$ 271,854.27 ; Furniture & Fixtures \$ 49,872.70	321,726.97
Leasehold Improvements	
Real estate owned other than bank premises	96,884.95
Automobiles Owned	89,018.31
Other Assets	3,681.76
TOTAL ASSETS	8,338,055.11

LIABILITIES

Notes payable to banks	1,215,315.95
Notes payable (other)	5,754,351.67
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	226,997.88
Dealers' Reserves	14,781.62
Amounts set aside for interest, taxes, and other expenses	24,367.96
Other Liabilities	
TOTAL LIABILITIES	7,235,815.08

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	
Other reserves on loans	49,264.87
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	49,264.87

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		1,052,975.13
1.	Common stock - total par value (No. shares authorized <u>26,402</u>)	528,040.00
	(No. shares outstanding <u>26,402</u>)	
2.	Surplus.	322,080.01
3.	Undivided profits.	170,438.60
4.	Reserve for contingencies and other capital reserves	32,416.57
TOTAL CAPITAL ACCOUNTS.		1,052,975.18
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.		8,338,055.1

NORTH DENVER 1st INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Richard Van Winkle, President; Joan Ivy, Vice President; B. Lynne Murray, Secretary; Ted E. Davis, Treasurer; Melba McKenzie, Assistant Secretary.

DIRECTORS

W. Harold Dobson, Richard Van Winkle, Clifford Katalin and Joan Ivy.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	79,793.94
Installment loans.	3,220,120.16
Notes discounted and/or purchased.	948,323.09
United States Government Obligations	
Other bonds.	243,764.70
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>2,140.90</u>	2,140.90
Leasehold Improvements	4,267.66
Real estate owned other than bank premises	48,770.61
Automobiles Owned.	2,008.52
Other Assets	109,727.97
TOTAL ASSETS.	4,658,917.55

LIABILITIES

Notes payable to banks	1,562,300.00
Notes payable (other).	
Savings deposits	634,649.51
Thrift-Investment Certificates	1,694,010.23
Mortgages on real estate owned	
Unearned interest and discounts.	198,808.64
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	133,540.75
Other Liabilities.	
TOTAL LIABILITIES	4,223,309.14

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	63,461.07
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	63,461.07

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		372,147.35
1. Common stock - total par value (No. shares authorized <u>2,000</u>)		200,000.00
(No. shares outstanding <u>2,000</u>)		
2. Surplus		50,000.00
3. Undivided profits		122,147.35
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		372,147.35
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		4,658,917.55

PARK SUNAMERICA INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Milton Katz, President and Director; H. N. Ullestad, Treasurer, Cashier and Director; James Wanner, Secretary and Director; M. Mandel, Vice President; James Cline, Vice President; Josephine Perry and C.D. Archer, Assistant Vice Presidents; Glenn Perkins, Vice President; Robert Kapitan and Yolanda Liotta, Assistant Secretaries; Leonard Zych, Assistant Treasurer and Assistant Cashier, Kenneth Dacek, Assistant Treasurer.

DIRECTORS

Milton Katz, H. N. Ullestad and James Wanner

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	21,371.99
Installment loans	3,946,175.18
Notes discounted and/or purchased	307,232.23
United States Government Obligations	
Other bonds	50,207.69
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 16,845.67	16,845.67
Leasehold Improvements	2,520.34
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	90,770.34
TOTAL ASSETS.	4,435,123.44

LIABILITIES

Notes payable to banks	
Notes payable (other).	3,439,472.53
Savings deposits	42,446.97
Thrift-Investment Certificates	185,872.13
Mortgages on real estate owned	
Unearned interest and discounts.	71,459.00
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	11,303.48
Other Liabilities.	
TOTAL LIABILITIES	3,750,554.11

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	56,415.00
Other reserves on loans	(11,037.95)
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	45,377.05

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		639,192.28
1. Common stock - total par value (No. shares authorized <u>10,000</u>)		200,000.00
(No. shares outstanding <u>10,000</u>)		
2. Surplus		400,000.00
3. Undivided profits		39,192.28
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		639,192.28
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		4,435,123.42

SECURITY INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Stephen Friedrich, President; Everett Best, Vice President; Secretary and Assistant Treasurer; Richard Bokern, Vice President; Thomas Slaughter, Vice President and Assistant Secretary; Carl Soldan, Executive Vice President and General Manager

DIRECTORS

Everett Best, Thomas Slaughter and Carl Soldan

December 31, 1931

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	156,697.19
Installment loans.	2,064,277.01
Notes discounted and/or purchased.	
United States Government Obligations	250,104.00
Other bonds.	400,000.00
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 4,396.08	4,396.08
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	106,477.18
TOTAL ASSETS.	2,981,951.46

LIABILITIES

Notes payable to banks	214,174.22
Notes payable (other).	287,284.83
Savings deposits	817,149.53
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	644,686.75
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	23,170.85
Other Liabilities.	12,269.44
TOTAL LIABILITIES	1,998,735.62

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	17,826.00
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	17,826.00

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		965,389.84
1. Common stock - total par value (No. shares authorized <u>5,000</u>)		500,000.00
(No. shares outstanding <u>5,000</u>)		
2. Surplus		100,000.00
3. Undivided profits		365,389.84
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		965,389.84
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		2,981,951.46

SECURITY PACIFIC INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Hugh Kennedy, President, William Delaney, Dennis O'Brien, Kenneth Proctor and Charles Dahl, Vice Presidents; Warren Andren, Vice President and Controllor, Peter Lowe, Vice President and Treasurer.

DIRECTORS

Barry Newman and Hugh Kennedy.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	154,943.00
Installment loans.	3,203,524.72
Notes discounted and/or purchased.	30,203.54
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 12,767.02	12,767.02
Leasehold Improvements	1,299.48
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	75,469.36
TOTAL ASSETS.	3,478,207.12

LIABILITIES

Notes payable to banks	1,380,542.22
Notes payable (other)	88,523.00
Savings deposits	303,363.72
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	640,146.05
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	14,885.42
Other Liabilities	
TOTAL LIABILITIES	2,427,460.41

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	68,926.46
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	68,926.46

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	981,820.27
1. Common stock - total par value (No. shares authorized <u>2,000</u>)	200,000.00
(No. shares outstanding <u>2,000</u>)	
2. Surplus.	550,000.00
3. Undivided profits.	231,820.27
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	981,820.27
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	3,478,207.14

TRI-STATE INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Richard Tucker, President; Noris Lusche, Executive Vice President;
Donald Lancaster, Secretary/Treasurer; A. Robert Ewalt, Sr. Vice President;
Tom Deter, Cathy Ritter and Roxanne Roehl, Vice Presidents.

DIRECTORS

Richard Tucker, Noris Lusche and Donald Lancaster.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	403,933.80
Installment loans.	9,973,051.73
Notes discounted and/or purchased.	1,171,837.39
United States Government Obligations	1,424,000.00
Other bonds.	
Corporate stocks	5,160.00
Bank Premises \$ <u>389,555.29</u> ; Furniture & Fixtures \$ <u>232,010.32</u>	621,565.61
Leasehold Improvements	5,396.83
Real estate owned other than bank premises	197,904.94
Automobiles Owned.	
Other Assets	132,279.95
TOTAL ASSETS.	43,935,130.25

LIABILITIES

Notes payable to banks	330,000.00
Notes payable (other).	1,697,185.69
Savings deposits	9,900,633.22
Thrift-Investment Certificates	237,221.94
Mortgages on real estate owned	116,812.60
Unearned interest and discounts.	8,700.66
Dealers' Reserves.	315,466.42
Amounts set aside for interest, taxes, and other expenses.	8,006.52
Other Liabilities.	
TOTAL LIABILITIES	12,614,027.05

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	82,413.35
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	82,413.35

CAPITAL ACCOUNTS

Capital notes and debentures	100,000.00
Equity capital, total (1 to 4 below)	1,138,689.85
1. Common stock - total par value (No. shares authorized <u>6,000</u>)	
(No. shares outstanding <u>6,000</u>)	600,000.00
2. Surplus.	300,000.00
3. Undivided profits.	238,689.85
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	1,238,689.85
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	13,935,130.25

OFFICERS

DIRECTORS

ASSETS

LIABILITIES

RESERVES ON LOANS AND SECURITIES

CAPITAL ACCOUNTS

FIRST SUMMIT INDUSTRIAL BANK
Silverthorne
Summit County

OFFICERS

Ben Taylor, President

DIRECTORS

Stephen Kerton, Ben Taylor, Winton Winter, James Wyss.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	120,381.26
Installment loans.	319,068.53
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>16,262.94</u>	16,262.94
Leasehold Improvements	3,637.04
Real estate owned other than bank premises	
Automobiles Owned.	9,673.51
Other Assets	97,143.45
TOTAL ASSETS.	566,166.73

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	118,462.41
Thrift-Investment Certificates	138,850.00
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	
Other Liabilities.	117,317.52
TOTAL LIABILITIES	374,629.93

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	

CAPITAL ACCOUNTS

Capital notes and debentures	191,536.80
Equity capital, total (1 to 4 below)	100,000.00
1. Common stock - total par value (No. shares authorized <u>1,000</u>) (No. shares outstanding <u>1,000</u>)	50,000.00
2. Surplus.	41,536.80
3. Undivided profits.	
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	191,536.80
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	566,166.73

DURANGO INDUSTRIAL BANK
Durango
La Plata County

OFFICERS

Ronald Rainey, President; Rory Rainey, Executive Vice President;
Marianne Van Riel, Cashier; Tracie Rainey, Assistant Cashier.

DIRECTORS

Ronald Rainey, Rory Rainey, Leonard Turner.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	241,519.00
Installment loans.	1,447,774.00
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ _____	
Leasehold Improvements	13,827.00
Real estate owned other than bank premises	15,072.00
Automobiles Owned.	83,318.00
Other Assets	7,334.00
TOTAL ASSETS.	1,843,447.00

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	456,083.00
Thrift-Investment Certificates	947,452.00
Mortgages on real estate owned	
Unearned interest and discounts.	167,628.00
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	45,115.00
Other Liabilities.	9,000.00
TOTAL LIABILITIES	1,625,278.00

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	15,190.00
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	15,190.00

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	202,979.00
1. Common stock - total par value (No. shares authorized _____)	100,000.00
(No. shares outstanding _____)	
2. Surplus.	100,000.00
3. Undivided profits.	2,979.00
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	202,979.00
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,843,447.00

COLORADO INDUSTRIAL BANK
Eaton
Weld County

OFFICERS

Jack Wanstreet, President and Cashier; Norman Dubois, Vice President and Treasurer; Joyce Taylor Assistant Cashier.

DIRECTORS

Bradley Oliver, James Oliver, Jack Wanstreet, John Kundeft and Norman Dubois.

December 31, 1983

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	364,828.90
Installment loans.	534,081.72
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>29,413.88</u>	29,413.88
Leasehold Improvements	52,201.38
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	28,223.91
TOTAL ASSETS.	1,008,749.71

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	279,822.55
Thrift-Investment Certificates	444,216.28
Mortgages on real estate owned	
Unearned interest and discounts	13,154.88
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	32,502.15
Other Liabilities	
TOTAL LIABILITIES	769,695.86

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	2,180.76
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	2,180.76

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	
1.	Common stock - total par value (No. shares authorized 10,000)
	(No. shares outstanding 10,000)
2.	Surplus
3.	Undivided profits
4.	Reserve for contingencies and other capital reserves
TOTAL CAPITAL ACCOUNTS	
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	

AVCO ENGLEWOOD INDUSTRIAL BANK
Englewood
Arapahoe County

OFFICERS

Theodore Cumming, President, William Hansen and William Mylymok, Executive Vice Presidents; Philip Cullen, Vice President and Secretary; Gary Fite, Vice President, Treasurer and Assistant Secretary; Richard Bertoni, Controller, Jim Eas, Vice President and Cashier.

DIRECTORS

Stephen Brandon, Henry Coll, Philip Cullen, Gary Fite, Herbert Smith and Gerald Gilstrap.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	16,326.84
Installment loans	2,599,932.48
Notes discounted and/or purchased	31,928.04
United States Government Obligations	29,703.30
Other bonds	19,566.45
Corporate stocks	5,141.35
Bank Premises \$; Furniture & Fixtures \$ 19,566.45	26,738.96
Leasehold Improvements	1,747.06
Real estate owned other than bank premises	2,780,984.48
Automobiles Owned	
Other Assets	
TOTAL ASSETS	2,780,984.48

LIABILITIES

Notes payable to banks	1,335,418.01
Notes payable (other)	131,009.13
Savings deposits	385,078.46
Thrift-Investment Certificates	61,804.56
Mortgages on real estate owned	152,253.28
Unearned interest and discounts	32,791.26
Dealers' Reserves	7,800.35
Amounts set aside for interest, taxes, and other expenses	2,106,155.05
Other Liabilities	
TOTAL LIABILITIES	2,106,155.05

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	85,224.91
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	85,224.91

CAPITAL ACCOUNTS

Capital notes and debentures	589,604.52
Equity capital, total (1 to 4 below)	100,000.00
1. Common stock - total par value (No. shares authorized <u>1M</u>)	134,187.99
(No. shares outstanding <u>1M</u>)	155,816.53
2. Surplus	
3. Undivided profits	
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	589,604.52
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	2,780,984.48

AVCO SOUTHEAST INDUSTRIAL BANK
Englewood
Arapahoe County

OFFICERS

Theodore Canning, President; William Hansen, Executive Vice President, William Mylomyk, Executive Vice President, Philip Cullen, Vice President and Secretary, Gary Fite, Vice President, Treasurer and Assistant Secretary, Richard Bertoni, Controller; Sally Freeborn, Vice President and Cashier.

DIRECTORS

Stephen Brandon, R. T. Cunningham, Philip Cullen, Gary Fite, Herbert Smith and Gerald Gilstrap.

December 31, 1981

ASSETS

Cash, balances with other bank, including reserve balances, and cash items in process of collection	2,331.70
Installment loans	2,007,254.20
Notes discounted and/or purchased	
United States Government Obligations	4,885.65
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 7,213.07	7,213.07
Leasehold Improvements	7,520.81
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	26,257.59
TOTAL ASSETS	2,050,463.02

LIABILITIES

Notes payable to banks	
Notes payable (other)	904,062.87
Savings deposits	19,469.76
Thrift-Investment Certificates	23,160.95
Mortgages on real estate owned	
Unearned interest and discounts	195,845.61
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	672.78
Other Liabilities	241.23
TOTAL LIABILITIES	1,143,431.20

RESERVE ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	62,105.32
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	62,105.32

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	844,906.50
1. Common stock - total par value (No. shares authorized 2M)	200,000.00
(No. shares outstanding 2M)	
2. Surplus	550,000.00
3. Undivided profits	94,906.50
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	844,906.50
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	2,050,463.02

GREENWOOD INDUSTRIAL BANK
Englewood
Arapahoe County

OFFICERS

William Lloyd, President, Donna Mather, Secretary and James Lyons, Vice President.

DIRECTORS

Lee Burnett, William Lloyd, James Lyons and Jayne McCarthy.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	24,641.73
Installment loans	1,065,168.76
Notes discounted and/or purchased	
United States Government Obligations	70,000.00
Other bonds	
Corporate stocks	
Bank Premises \$ <u>2,520.04</u> ; Furniture & Fixtures \$ <u>562.88</u>	1,957.16
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	32,191.57
TOTAL ASSETS	1,193,959.22

LIABILITIES

Notes payable to banks	70,000.00
Notes payable (other)	
Savings deposits	163,403.35
Thrift-Investment Certificates	562,432.87
Mortgages on real estate owned	
Unearned interest and discounts	183,798.71
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	
Other Liabilities	17,559.84
TOTAL LIABILITIES	\$97,194.77

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	3,054.89
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	3,054.89

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		193,709.56
1. Common stock - total par value (No. shares authorized _____)		100,000.00
(No. shares outstanding _____)		
2. Surplus.		75,000.00
3. Undivided profits.		18,709.56
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS.		193,709.56
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.		1,193,959.2

LABOR FINANCE INDUSTRIAL BANK
Englewood
Arapahoe County

OFFICERS

Glen Clark, Sr., Chairman; Frank Peterson, President and Chief Executive Officer; C. P. Parrish, Vice President, Nicholas Meagher, Jr., Treasurer; Glen Clark, Jr., Secretary.

DIRECTORS

Glen Clark, Sr., Frank Peterson, C. P. Parrish, Nicholas Meagher, Jr.,
Glen Clark, Jr.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	175,098.11
Installment loans.	
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ _____	
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	
TOTAL ASSETS.	175,098.11

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	
Other Liabilities.	
TOTAL LIABILITIES	

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	

CAPITAL ACCOUNTS

Capital notes and debentures		175,098.11
Equity capital, total (1 to 4 below)		100,000.00
1. Common stock - total par value (No. shares authorized <u>1,000</u>)		
(No. shares outstanding <u>1,000</u>)		
2. Surplus.	30,000.00	
3. Undivided profits.	45,098.11	
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS.	175,098.11	
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	175,098.11	

SOUTH CONTINENTAL INDUSTRIAL BANK
Englewood
Arapahoe County

OFFICERS

Gerald Donahue, Chairman; Terry DeLong, President, Ron Kientz, Vice President; James Howse, Sr. Vice President and Treasurer; Stephen Killough, Vice President and Secretary; Ruth Falbe, Assistant Vice President and Assistant Secretary, Jackie Archuleta, Administrative Officer and Assistant Secretary, Robert McCabe, Vice President.

DIRECTORS

Gerald Donahue, William McGowan, Alfred Teti, Larry Kesler and Terry DeLong.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	412,000.00
Installment loans.	7,158,395.75
Notes discounted and/or purchased.	84,539.16
United States Government Obligations	87,730.06
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>7,406.51</u>	7,406.51
Leasehold Improvements	1,874.93
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	18,769.21
TOTAL ASSETS.	7,770,715.62

LIABILITIES

Notes payable to banks	
Notes payable (other).	4,059,661.51
Savings deposits	249,597.09
Thrift-Investment Certificates	2,157,081.87
Mortgages on real estate owned	
Unearned interest and discounts.	527,203.65
Dealers' Reserves.	23,046.24
Amounts set aside for interest, taxes, and other expenses.	44,085.75
Other Liabilities.	19,969.91
TOTAL LIABILITIES	7,080,646.02

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	67,157.00
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	67,157.00

CAPITAL ACCOUNTS

Capital notes and debentures	140,000.00
Equity capital, total (1 to 4 below)	482,912.60
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	100,000.00
2. Surplus.	260,000.00
3. Undivided profits.	122,912.60
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	622,912.60
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	7,770,715.62

ESTES PARK SAVINGS INDUSTRIAL BANK
Estes Park
Larimer County

OFFICERS

Stephen White, President-Treasurer; David Buck, Chairman and Secretary;
Charles Stadler, Assistant Secretary.

DIRECTORS

J. L. Bailly, David Buck, Stephen White

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	402,904.53
Installment loans.	1,068,571.79
Notes discounted and/or purchased.	26,638.93
United States Government Obligations	47,836.31
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 6,040.31	6,040.31
Leasehold Improvements	4,418.32
Real estate owned other than bank premises	47,302.08
Automobiles Owned.	
Other Assets	48,094.84
TOTAL ASSETS.	1,651,807.11

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	284,947.16
Thrift-Investment Certificates	1,133,602.50
Mortgages on real estate owned	
Unearned interest and discounts.	1,211.25
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	43,957.80
Other Liabilities.	66.50
TOTAL LIABILITIES	1,463,785.21

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	21,461.93
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	21,461.93

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	166,559.97
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	100,000.00
2. Surplus.	50,000.00
3. Undivided profits.	16,559.97
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	166,559.97
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,651,807.11

AVCO FORT COLLINS INDUSTRIAL BANK
Fort Collins
Larimer County

OFFICERS

Theodore M. Cumming, President; William Hansen and William Mylymok, Executive Vice Presidents; Philip Cullen, Vice President and Secretary; Gary Fite, Vice President, Treasurer and Assistant Secretary; Richard Bertoni, Controller; P. W. Tollivoro, Vice President and Cashier.

DIRECTORS

Stephen Brandon, Henry Coll, Philip Cullen, Cary Fite, Herbert Smith
and G. E. Gilstrap.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	28,958.09
Installment loans.	3,929,844.77
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	163,660.65
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>2,394.58</u>	2,394.58
Leasehold Improvements	945.50
Real estate owned other than bank premises	4,032.97
Automobiles Owned.	
Other Assets	3,889.58
TOTAL ASSETS.	4,133,726.11

LIABILITIES

Notes payable to banks	1,912,425.50
Notes payable (other).	229,474.35
Savings deposits	534,933.65
Thrift-Investment Certificates	
Mortgages on real estate owned	406,039.19
Unearned interest and discounts.	22,437.12
Dealers' Reserves.	2,589.87
Amounts set aside for interest, taxes, and other expenses.	3,107,899.61
Other Liabilities.	
TOTAL LIABILITIES	3,107,899.61

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	120,502.68
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	120,502.68

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	905,323.78
1. Common stock - total par value (No. shares authorized <u>6,000</u>)	60,000.00
(No. shares outstanding _____)	
2. Surplus	241,793.39
3. Undivided profits	603,530.39
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	905,323.78
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	4,133,726.19

CITICORP PERSON-TO-PERSON INDUSTRIAL BANK
Fort Collins
Larimer County

OFFICERS

Richard Lehmann, President; Richard Rumco, Vice President; George Poland, Vice President and Secretary; Thomas Sisson, II, Cashier and Assistant Secretary; Stephen Lowry, Assistant Cashier.

DIRECTORS

Peter Lefferts, Richard Lehmann and George Poland.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	46,312.70
Installment loans	13,443,794.40
Notes discounted and/or purchased	
United States Government Obligations	287,793.90
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 18,515.99	18,515.99
Leasehold Improvements	3,480.02
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	121,855.76
TOTAL ASSETS	13,925,752.77

LIABILITIES

Notes payable to banks	
Notes payable (other)	10,560,633.92
Savings deposits	1,459,386.85
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	26,477.11
Other Liabilities	26,678.03
TOTAL LIABILITIES	12,073,175.91

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	122,402.82
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	122,402.82

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	1,730,174.04
1. Common stock - total par value (No. shares authorized 2,000)	200,000.00
(No. shares outstanding 2,000)	
2. Surplus	1,301,607.67
3. Undivided profits	228,566.37
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	1,730,174.04
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	13,925,752.77

FT. COLLINS 1st INDUSTRIAL BANK
Ft. Collins
Larimer County

OFFICERS

Robert Mawhinney, President; Richard Van Winkle, Vice President; Ted Davis, Treasurer; B. Lynne Murray, Secretary; Melba M-Kenzie, Assistant Secretary.

DIRECTORS

W. Harold Dobson, Clifford Katalin, Robert Mawhinney and Richard Van Winkle.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	120,752.16
Installment loans.	7,551,872.45
Notes discounted and/or purchased.	12,238,493.38
United States Government Obligations	75,003.33
Other bonds.	300,084.61
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 26,730.21	7,217.99
Leasehold Improvements	22,942.19
Real estate owned other than bank premises	367,541.86
Automobiles Owned.	3,806.56
Other Assets :	32,786.55
TOTAL ASSETS.	20,720,501.08

LIABILITIES

Notes payable to banks	14,912,700.00
Notes payable (other).	
Savings deposits	862,256.56
Thrift-Investment Certificates	1,945,647.87
Mortgages on real estate owned	
Unearned interest and discounts.	1,793,577.94
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	415,117.75
Other Liabilities.	(3,758.51)
TOTAL LIABILITIES	19,925,541.61

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	284,748.61
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	284,748.61

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	510,210.86
1. Common stock - total par value (No. shares authorized 100 _____)	100,000.00
(No. shares outstanding 100 _____)	
2. Surplus.	150,000.00
3. Undivided profits.	260,210.86
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	510,210.86
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	20,720,501.08

FORT COLLINS COLORADO INDUSTRIAL BANK
Fort Collins
Larimer County

OFFICERS

Joel H. Wiens, Chairman; Norman P. DuBois, President; Barbara J. Kechter, Cashier-Secretary.

DIRECTORS

Joel H. Wiens, Thomas J. Wiens, Norman P. DuBois.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	233,817.48
Installment loans.	132,477.98
Notes discounted and/or purchased.	23,918.40
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 27,091.88	27,091.88
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	34,139.31
Other Assets	451,445.05
TOTAL ASSETS.	451,445.05

LIABILITIES

Notes payable to banks	
Notes payable (other).	45,188.91
Savings deposits	108,656.34
Thrift-Investment Certificates	
Mortgages on real estate owned	6,243.54
Unearned interest and discounts.	2,099.26
Dealers' Reserves.	1,729.46
Amounts set aside for interest, taxes, and other expenses.	
Other Liabilities.	163,917.51
TOTAL LIABILITIES	163,917.51

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	1,560.00
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	1,560.00

CAPITAL ACCOUNTS

Capital notes and debentures	285,967.54
Equity capital, total (1 to 4 below)	200,000.00
1. Common stock - total par value (No. shares authorized _____)	40,000.00
(No. shares outstanding _____)	45,967.54
2. Surplus.	
3. Undivided profits.	
4. Reserve for contingencies and other capital reserves	285,967.54
TOTAL CAPITAL ACCOUNTS.	285,967.54
TOTAL LIABILITIES, RESERVE AND CAPITAL ACCOUNTS.	451,445.05

FT. COLLINS SUNAMERICA INDUSTRIAL BANK
Ft. Collins
Larimer County

OFFICERS

Milton Katz, President and Director; H. N. Ullestad, Treasurer, Cashier and Director; James Wanner, Secretary and Director; M. Mandel and James Cline, Vice Presidents; Rocci Bryan and C. D. Archer, Assistant Vice Presidents; Glenn Perkins, Vice President, Robert Kapitav and Yolanda Liotta, Assistant Secretaries; Leonard Zych Assistant Cashier and Assistant Treasurer; Kenneth Dacek, Assistant Treasurer.

DIRECTORS

Milton Katz, H. N. Ullestad, James Wanner.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	7,519.01
Installment loans.	3,130,669.57
Notes discounted and/or purchased.	179,809.68
United States Government Obligations	
Other bonds.	25,114.18
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 10,044.41	10,044.41
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	25,741.25
TOTAL ASSETS.	3,378,898.10

LIABILITIES

Notes payable to banks	
Notes payable (other).	2,537,863.76
Savings deposits	12,374.70
Thrift-Investment Certificates	101,468.15
Mortgages on real estate owned	
Unearned interest and discounts.	28,613.00
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	4,832.02
Other Liabilities.	
TOTAL LIABILITIES	2,685,151.63

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	28,750.00
Other reserves on loans.	6,931.79
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	35,681.79

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	658,064.68
1. Common stock - total par value (No. shares authorized 10,000)	250,000.00
(No. shares outstanding 10,000)	
2. Surplus.	350,000.00
3. Undivided profits.	58,064.68
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	658,064.68
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	3,378,898.10

MONROE INDUSTRIAL BANK
Ft. Collins
Larimer County

OFFICERS

Beverly Mucha, President; Jodie Hansen, Vice President; Sarah Bennett, Secretary/Cashier; Margo Neuhauser, Assistant Secretary; Margaret Reislter, Assistant Cashier; Anna Gonzales, Assistant Cashier; Julie Murray, Assistant Secretary.

DIRECTORS

Ronald Weizmann, Beverly Mucha, Jodi Hansen

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	401,899.90
Installment loans	2,165,883.02
Notes discounted and/or purchased	141,255.99
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 9,584.15	9,584.15
Leasehold Improvements	8,469.41
Real estate owned other than bank premises	108,941.70
Automobiles Owned	
Other Assets	76,838.77
TOTAL ASSETS	2,914,892.92

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	157,652.59
Thrift-Investment Certificates	2,358,834.64
Mortgages on real estate owned	
Unearned interest and discounts	15,936.34
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	68,619.89
Other Liabilities	1,982.41
TOTAL LIABILITIES	2,603,025.87

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	8,004.61
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	8,004.61

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	303,862.42
1. Common stock - total par value (No. shares authorized 2,000)	200,000.00
(No. shares outstanding 2,000)	
2. Surplus	40,000.00
3. Undivided profits	63,862.42
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	303,862.42
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	2,914,892.92

FT. LUPTON INDUSTRIAL BANK
Ft. Lupton
Weld County

OFFICERS

D. R. Kominski, President; Paul Dalton, Vice President; Delbert Fast, Secretary; Sam Funakoshi, Cashier.

DIRECTORS

Paul Dalton, Delbert Fast, Sam Funakoshi and D.R. Kominski.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	216,085.90
Installment loans.	839,460.41
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 12,519.29	12,519.29
Leasehold Improvements	1,393.04
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	196,548.69
TOTAL ASSETS.	1,266,007.33

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	330,447.24
Thrift-Investment Certificates	770,288.66
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	20,598.90
Other Liabilities.	4,311.02
TOTAL LIABILITIES	1,125,645.82

RESERVE ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	7,020.31
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVE ON LOANS AND SECURITIES.	7,020.31

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	133,341.20
1. Common stock - total par value (No. shares authorized 1,000)	100,000.00
(No. shares outstanding 1,000)	
2. Surplus.	20,000.00
3. Undivided profits.	13,341.20
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	133,341.20
TOTAL LIABILITIES, RESERVE AND CAPITAL ACCOUNTS.	1,266,007.33

MORGAN INDUSTRIAL BANK
Ft. Morgan
Morgan County

OFFICERS

John Elliff, President, W. H. Kinney, Ronald Meyer and James Elliff,
Vice Presidents; E. Lawrence Secretary/Treasurer.

DIRECTORS

James Elliff, John Elliff, Bernard Becker, William Kinney, Kenneth Lawrence
and Ronald Meyer.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	110,819.52
Installment loans.	1,616,356.74
Notes discounted and/or purchased.	
United States Government Obligations.	414,574.75
Other bonds.	
Corporate stocks.	5,000.00
Bank Premises \$ Furniture & Fixtures \$ 17,260.50	17,260.50
Leasehold Improvements.	17,788.91
Real estate owned other than bank premises.	
Automobiles Owned.	962.29
Other Assets.	211,656.86
TOTAL ASSETS.	2,394,619.37

LIABILITIES

Notes payable to banks.	
Notes payable (other).	
Savings deposits.	912,815.16
Thrift-Investment Certificates.	1,772,751.34
Mortgages on real estate owned.	
Unearned interest and discounts.	31,962.24
Dealers' Reserves.	720.70
Amounts set aside for interest, taxes, and other expenses.	47,114.56
Other Liabilities.	188.78
TOTAL LIABILITIES.	2,160,352.78

RESERVE ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	18,029.99
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVE ON LOANS AND SECURITIES.	18,029.99

CAPITAL ACCOUNTS

Capital notes and debentures.	
Equity capital, total (1 to 4 below).	216,036.60
1. Common stock - total par value (No. shares authorized 1,500)	150,000.00
(No. shares outstanding 1,500)	
2. Surplus.	50,000.00
3. Undivided profits.	16,036.60
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	216,036.60
TOTAL LIABILITIES, RESERVE AND CAPITAL ACCOUNTS.	2,394,619.37

GLENWOOD INDUSTRIAL BANK
Glenwood Springs
Garfield County

OFFICERS

Donald Vanderhoof, President; Steven Vanderhoof, Vice President and
Eddi Vanderhoof, Secretary.

DIRECTORS

Donald Vanderhoof, Eddi Vanderhoof and Steven Vanderhoof.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	403,683.03
Installment loans	2,710,577.77
Notes discounted and/or purchased	
United States Government Obligations	
Other bonds	90,000.00
Corporate stocks	53,742.95
Bank Premises \$; Furniture & Fixtures \$ 74,316.79	74,316.79
Leasehold Improvements	
Real estate owned other than bank premises	104,695.43
Automobiles Owned	2,528.04
Other Assets	87,672.66
TOTAL ASSETS	3,527,216.67

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	800,016.16
Thrift-Investment Certificates	2,376,670.35
Mortgages on real estate owned	
Unearned interest and discounts	2,371.13
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	91,683.22
Other Liabilities	2,895.35
TOTAL LIABILITIES	3,273,636.21

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	20,587.32
Other reserves on loans	16,398.65
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	36,985.97

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	216,594.49
1. Common stock - total par value (No. shares Authorized 1,000)	52,500.00
(No. shares outstanding 525)	
2. Surplus	167,500.00
3. Undivided profits	16,594.49
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	216,594.49
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	3,527,216.67

KEYSTONE GARFIELD INDUSTRIAL BANK
Glenwood Springs
Garfield County

OFFICERS

David Buck, Chairman of the Board; Homer Hatcher, President; Thomas Kimble, Vice President; Thomas Kimble, Secretary; Homer Hatcher, Treasurer; and Charles Stadler, Assistant Secretary.

David Buck, Charles Donelan and Homer Hatcher.

December 31,

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	898,085.92
Installment loans.	1,074,609.68
Notes discounted and/or purchased.	
United States Government Obligations	104,512.72
Other bonds.	60,000.00
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 14,410.09	14,410.09
Leasehold Improvements	599.25
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	61,068.66
TOTAL ASSETS.	2,213,286.32

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	1,977,612.70
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	37,169.96
Other Liabilities.	
TOTAL LIABILITIES	2,014,782.66

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	19,021.77
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	19,021.77

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	179,481.89
1. Common stock - total par value (No. shares authorized <u>1000</u>)	100,000.00
(No. shares outstanding <u>1000</u>)	
2. Surplus.	50,000.00
3. Undivided profits.	29,481.89
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	179,481.89
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,213,286.32

OFFICERS

DIRECTORS

ASSETS

LIABILITIES

RESERVES ON LOANS AND SECURITIES

CAPITAL ACCOUNTS

WASHINGTON INDUSTRIAL BANK
Golden
Jefferson County

OFFICERS

Beverly Mucha, President; Linda White, Vice President; Bruce Bradbury, Vice President; Margo Neuhauser and Julie Murray, Assistant Secretaries; Margaret Heisler and Anna Gonzales, Assistant Cashier's.

DIRECTORS

Beverly Mucha, Ronald Wieszmann and Linda White.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	158,468.29
Installment loans.	2,791,595.33
Notes discounted and/or purchased.	487,167.60
United States Government Obligations	250,678.56
Other bonds.	
Corporate stocks	135,360.00
Bank Premises \$ _____; Furniture & Fixtures \$ <u>16,693.62</u>	16,693.62
Leasehold Improvements	72,837.03
Real estate owned other than bank premises	161,579.02
Automobiles Owned.	
Other Assets	116,356.67
TOTAL ASSETS.	4,190,736.12

LIABILITIES

Notes payable to banks		
Notes payable (other)		
Savings deposits		813,563.88
Thrift-Investment Certificates		2,719,847.19
Mortgages on real estate owned		33,266.64
Unearned interest and discounts		42,879.99
Dealers' Reserves		
Amounts set aside for interest, taxes, and other expenses		77,590.21
Other Liabilities		7,250.73
TOTAL LIABILITIES		3,694,398.64

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	38,126.34
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	38,126.34

CAPITAL ACCOUNTS

Capital notes and debentures	100,000.00
Equity capital, total (1 to 4 below)	358,211.14
1. Common stock - total par value (No. shares authorized <u>2,000</u>) (No. shares outstanding <u>2,000</u>)	200,000.00
2. Surplus	130,000.00
3. Undivided profits	28,211.14
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	458,211.14
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	4,190,736.12

AVCO GRAND JUNCTION INDUSTRIAL BANK
Grand Junction
Mesa County

OFFICERS

Theodore Cumming, President; William Hansen and William Mylmyok, Executive Vice Presidents; Philip Cullen, Vice President and Secretary; Gary Fite, Vice President; Treasurer and Assistant Secretary; Richard Berton, Controller; and Russ Balko, Vice President and Cashier.

DIRECTORS

Stephen Brandon, R. T. Cunningham, Philip Cullen, Gary Fite, Herbert Smith
and Gerald Gilstrap.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	81,798.87
Installment loans.	3,795,122.81
Notes discounted and/or purchased.	
United States Government Obligations	23,168.64
Other bonds.	388,044.30
Corporate stocks	
Bank Premises \$ <u>131,589.56</u> ; Furniture & Fixtures \$ <u>23,723.85</u>	155,313.41
Leasehold Improvements	71,388.55
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	19,781.65
TOTAL ASSETS.	4,536,618.23

LIABILITIES

Notes payable to banks	525,635.86
Notes payable (other).	441,984.89
Savings deposits	2,355,129.62
Thrift-Investment Certificates	192,801.88
Mortgages on real estate owned	84,042.53
Unearned interest and discounts.	2,076.27
Dealers' Reserves.	3,601,671.05
Amounts set aside for interest, taxes, and other expenses.	
Other Liabilities.	
TOTAL LIABILITIES	

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	124,546.63
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	124,546.63

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		810,400.55
1. Common stock - total par value (No. shares authorized <u>1M</u>)		100,000.00
(No. shares outstanding <u>1M</u>)		
2. Surplus		346,572.03
3. Undivided profits		363,828.52
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		810,400.55
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		4,536,618.23

FIRST GRAND JUNCTION INDUSTRIAL BANK
Grand Junction
Mesa County

OFFICERS

E.C.A. Forsberg, President and Director, Tryon Huggins, Jr., Secretary,
Cashier and Director; Joe Maley, Vice President; Aelx Soke, Director.

DIRECTORS

E.C.A. Forsberg, Tryon Huggins, Alex Soke.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	20,333.49
Installment loans.	990,092.18
Notes discounted and/or purchased.	138,715.60
United States Government Obligations	74,398.08
Other bonds.	100,000.00
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 17,172.16	17,172.16
Leasehold Improvements	26,437.67
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	2,275.00
TOTAL ASSETS.	1,369,424.18

LIABILITIES

Notes payable to banks	
Notes payable (other).	12,500.13
Savings deposits	195,147.08
Thrift-Investment Certificates	405,425.60
Mortgages on real estate owned	
Unearned interest and discounts.	437,648.82
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	6,665.54
Other Liabilities.	
TOTAL LIABILITIES	1,057,386.57

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	22,003.43
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	22,003.43

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	290,034.18
1. Common stock - total par value (No. shares authorized <u>2,000</u>)	200,000.00
(No. shares outstanding <u>2,000</u>)	
2. Surplus.	65,000.00
3. Undivided profits.	25,034.18
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	290,034.18
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,369,424.18

GRAND JUNCTION COMMERCIAL CREDIT INDUSTRIAL BANK
Grand Junction
Mesa County

OFFICERS

Thomas Muldowney, President; Loe Brewer, Edward Quesenberry, Gerald Peterson, Charles Turnbaugh, Vice Presidents; Laura Deveney, Secretary; Stephen Rzeczkowski, Treasurer.

DIRECTORS

Harold Luster, James Mullins, Lynn Sprankle.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	59,233.74
Installment loans.	4,624,726.71
Notes discounted and/or purchased.	
United States Government Obligations	70,209.00
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ _____	
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	58,046.10
TOTAL ASSETS.	4,812,215.55

LIABILITIES

Notes payable to banks	
Notes payable (other).	3,361,106.24
Savings deposits	
Thrift-Investment Certificates	794,013.12
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	23,495.28
Other Liabilities.	
TOTAL LIABILITIES	4,178,614.64

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	119,242.52
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	119,242.52

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	50,000.00
2. Surplus.	200,000.00
3. Undivided profits.	264,358.39
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	514,358.39
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	4,812,215.55

HOME LOAN INDUSTRIAL BANK
Grand Junction
Mesa County

OFFICERS

Harold Daniels, President; Samuel Suplizio, Vice President and James Bonella, Secretary/Treasurer.

DIRECTORS

James Bonella, Harold Daniels and Howard McMullin

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	141,219.18
Installment loans	4,363,615.41
Notes discounted and/or purchased	
United States Government Obligations	365,699.56
Other bonds	25,000.00
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ _____	18,879.09
Leasehold Improvements	36,754.53
Real estate owned other than bank premises	
Automobiles Owned	2,380.00
Other Assets	76,500.14
TOTAL ASSETS	5,030,047.91

LIABILITIES

Notes payable to banks	50,000.00
Notes payable (other).	
Savings deposits	
Thrift-Investment Certificates . and All Saver Certificates.	794,044.91
Money Market Certificates	98,720.00
Unearned interest and discounts.	2,991,680.00
Dealers' Reserves.	363,152.13
Amounts set aside for interest, taxes, and other expenses.	84,126.32
Other Liabilities.	(16,093.00)
TOTAL LIABILITIES	6,204.00
	4,371,834.36

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	20,251.24
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	20,251.24

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		637,962.31
1. Common stock - total par value (No. shares authorized <u>24,900</u>)		200,000.00
	(No. shares outstanding <u>20,000</u>)	
2. Surplus.		200,000.00
3. Undivided profits.		237,962.31
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS.		637,962.31
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.		5,030,047.91

FIRSTMARK INDUSTRIAL BANK
Greeley
Weld County

OFFICERS

Garland Barr, President and Chairman; Fred Ulrich, Vice President; Leonard Rochwarger, Vice President; Timothy Gahimer, Assistant Vice President and Assistant Secretary; Peter Stewart, Assistant Vice President and Treasurer; Dennis Reedy, Secretary and Treasurer and James Palmer, Assistant Secretary and Assistant Treasurer.

DIRECTORS

Garland Barr, Timothy Gahimer and Fred Ulrich.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	726,314.08
Installment loans, (net of participation sold \$300,769.02)	422,223.45
Notes discounted and/or purchased, (net of participation sold \$42,000.00)	138,779.05
United States Government Obligations	51,231.92
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 4,006.19	4,006.19
Leasehold Improvements	12,305.10
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	26,144.73
TOTAL ASSETS.	1,381,004.52

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	63,210.79
Thrift-Investment Certificates	985,369.70
Mortgages on real estate owned	
Unearned interest and discounts.	25,131.96
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	23,081.22
Other Liabilities.	
TOTAL LIABILITIES	1,096,793.67

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	10,784.70
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	10,784.70

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	273,426.15
1. Common stock - total par value (No. shares authorized 10,000)	200,000.00
(No. shares outstanding 10,000)	
2. Surplus.	40,000.00
3. Undivided profits.	33,426.15
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	273,426.15
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,381,004.52

GREELEY INDUSTRIAL BANK
Greeley
Weld County

OFFICERS

Rolland Wolfe, President; Marvin Naiman, Vice President; Terri Nussbaum, Assistant Vice-President; Walter Slatkin, Secretary and Melvin Dinner, Treasurer.

DIRECTORS

Marvin Naiman, Melvin Dinner, Walter Slatkin, Rolland Wolfe.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	611,112.13
Installment loans.	3,542,035.59
Notes discounted and/or purchased.	1,456,167.24
United States Government Obligations	49,868.73
Other bonds.	182,967.63
Corporate stocks	2,700.00
Bank Premises \$ _____; Furniture & Fixtures \$ <u>12,120.59</u>	12,120.59
Leasehold Improvements	10,081.19
Real estate owned other than bank premises	367,235.04
Automobiles Owned.	4,697.40
Other Assets	203,981.37
TOTAL ASSETS.	6,442,966.99

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	948,988.09
Thrift-Investment Certificates	4,434,221.97
Mortgages on real es' s owned	137,840.32
Unearned interest and discounts	254,675.30
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	118,616.18
Other Liabilities	75,928.80
TOTAL LIABILITIES	5,970,270.66

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	47,950.38
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	47,950.38

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		424,745.87
1. Common stock - total par value (No. shares authorized <u>7,500</u>)		150,000.00
(No. shares outstanding <u>7,500</u>)		
2. Surplus.		100,000.00
3. Undivided profits.		174,745.87
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS.		424,745.87
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.		6,442,966.91

GREELEY SUNAMERICA INDUSTRIAL BANK
Greeley
Weld County

OFFICERS

Milton Katz, President and Director; H. N. Ullestad, Treasurer, Cashier and Director; James Wanner, Secretary and Director; M. Mandel, James Cline and Glen Perkins, Vice Presidents; Michael Arisman, Assistant Vice President; C. D. Archer, Assistant Vice President; Robert Kapitan and Yolanda Letta, Assistant Secretaries; Leonard Zych, Assistant Cashier and Assistant Treasurer; and Kenneth Dacek, Assistant Treasurer.

DIRECTORS

Milton Katz, H. N. Ullestad and James Wanner

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	4,548.32
Installment loans.	1,120,086.01
Notes discounted and/or purchased.	127,825.97
United States Government Obligations	
Other bonds.	25,114.18
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 2,298.00	2,298.00
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	6,249.58
TOTAL ASSETS.	1,286,122.06

LIABILITIES

Notes payable to banks	531,064.09
Notes payable (other).	8,429.69
Savings deposits	30,250.76
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	20,526.00
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	2,430.72
Other Liabilities.	5,743.00
TOTAL LIABILITIES	598,444.26

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	29,965.00
Other reserves on loans.	(4,860.89)
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	25,104.11

CAPITAL ACCOUNTS

Capital notes and debentures	662,573.69
Equity capital, total (1 to 4 below)	250,000.00
1. Common stock - total par value (No. shares authorized 10,000)	
(No. shares outstanding 10,000)	
2. Surplus.	350,000.00
3. Undivided profits.	62,573.69
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	662,573.69
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,286,122.06

WELD COUNTY INDUSTRIAL BANK
Greeley
Weld County

OFFICERS

Alvin Miller, President; Joel Gallagher, Vice President.

DIRECTORS

Walter Bergendahl and David Buck.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	154,774.04
Installment loans	4,602,197.66
Notes discounted and/or purchased	
United States Government Obligations	157,245.22
Other bonds	170,721.11
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>1,555.44</u>	1,555.44
Leasehold Improvements	630.86
Real estate owned other than bank premises	26,172.50
Automobiles Owned	
Other Assets	124,572.32
TOTAL ASSETS	5,237,869.11

LIABILITIES

Notes payable to banks	
Notes payable (other)	375,000.00
Savings deposits	543,693.51
Thrift-Investment Certificates	2,671,769.12
Mortgages on real estate owned	
Unearned interest and discounts	662,139.18
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	110,701.19
Other Liabilities	75,497.98
TOTAL LIABILITIES	6,438,800.98

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	75,166.90
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	75,166.90

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		723,901.27
1.	Common stock - total par value (No. shares authorized <u>5k</u>)	100,000.00
	" (No. shares outstanding <u>5k</u>)	
2.	Surplus	100,000.00
3.	Undivided profits	523,901.27
4.	Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS		723,901.27
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		5,237,869.11

GUNNISON INDUSTRIAL BANK
Gunnison
Gunnison County

OFFICERS

Theodore Borwne, President, A. Grace Hogan, Vice President/Manager;
Larry Beck and Dean Coddington, Vice Presidents; Eugene Ogier, Cashier
and Secretary.

DIRECTORS

Theodore Borwne, Dean Coddington, Eugene Ogier.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	135,128.46
Installment loans.	859,228.38
Notes discounted and/or purchased.	12,361.77
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 3,685.19	3,685.19
Leasehold Improvement.	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	38,468.97
TOTAL ASSETS.	1,048,872.77

LIABILITIES

Notes payable to banks	100,000.00
Notes payable (other).	
Savings deposits	167,541.62
Thrift-Investment Certificates	612,871.09
Mortgages on real estate owned	
Unearned interest and discounts.	3,268.80
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	16,119.79
Other Liabilities.	582.46
TOTAL LIABILITIES	900,383.76

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	6,728.68
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	6,728.68

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	141,760.33
1. Common stock - total par value (No. shares authorized <u>10,000</u>)	100,000.00
(No. shares outstanding <u>10,000</u>)	
2. Surplus.	20,000.00
3. Undivided profits.	21,760.33
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	141,760.33
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,048,872.77

OFFICERS

DIRECTORS

December 31, 1981

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	108,099.33
Installment loans.	648,852.50
Notes discounted and/or purchased.	197,696.76
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>3,719.65</u>	3,719.65
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	21,238.48
TOTAL ASSETS.	979,606.72

Notes payable to banks	
Notes payable (other).	
Savings deposits	132,153.91
Thrift-Investment Certificates	558,439.64
Mortgages on real estate owned	
Unearned interest and discounts.	72,840.59
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	20,353.76
Other Liabilities.	818.98
TOTAL LIABILITIES	784,606.84

Reserve for bad debt losses on loans	1,200.00
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	1,200.00

Capital notes and debentures		
Equity capital, total (1 to 4 below)		193,799.91
1. Common stock - total par value (No. shares authorized <u>1,400</u>)		70,000.00
(No. shares outstanding <u>1,400</u>)		
2. Surplus		110,000.00
3. Undivided profits		13,799.91
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		193,799.91
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		979,606.79

ARK VALLEY INDUSTRIAL BANK
La Junta
Otero, County

OFFICERS

John Mullins, President, Thomas Miller, Vice President

DIRECTORS

George Hill, Leo Ripper, Thomas Miller, Howard Stutzman, James Grimsley, Charlotte Benschmidt, John Mullins.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	93,441.03
Installment loans.	4,188,589.47
Notes discounted and/or purchased.	80,000.00
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 75,683.71	75,683.71
Leaschold Improvements	
Real estate owned other than bank premises	29,155.53
Automobiles Owned.	
Other Assets	994,310.05
TOTAL ASSETS.	5,461,179.79

LIABILITIES

Notes payable to banks	75,000.00
NOW-Accounts	273,036.96
Savings deposits	822,927.04
Thrift-Investment Certificates	3,666,329.31
Mortgages on real estate owned	
Unearned interest and discounts.	120,402.25
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	
Other Liabilities.	160,293.05
TOTAL LIABILITIES	5,117,988.61

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	62,700.49
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	62,700.49

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		280,490.69
1. Common stock - total par value (No. shares authorized <u>10,000</u>)		100,000.00
(No. shares outstanding <u>10,000</u>)		
2. Surplus		150,000.00
3. Undivided profits		30,490.69
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS.		280,490.69
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.		5,461,179.79

AVCO LAKEWOOD INDUSTRIAL BANK
Lakewood
Jefferson County

OFFICERS

Theodore Cumming, President; William Hansen and William Mylymok, Executive Vice Presidents; Philip Cullen, Vice President and Secretary; Gary Fite, Vice President, Treasurer and Assistant Secretary, Richard Berton, Controller, Tom Rutter, Vice President and Cashier.

DIRECTORS

Stephen Brandon, Henry Coll, Philip Cullen, Gary Fite, Herbert Smith and Gerald Gilstrap.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	2,325,267.83
Installment loans	3,799,701.33
Notes discounted and/or purchased	
United States Government Obligations	
Other bonds	166,487.86
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 20,008.00	20,008.00
Leasehold Improvements	15,779.37
Real estate owned other than bank premises	1,386.47
Automobiles Owned	
Other Assets	4,822.60
TOTAL ASSETS	6,333,253.46

LIABILITIES

Notes payable to banks	
Notes payable (other)	2,339,218.76
Savings deposits	2,737,719.72
Thrift-Investment Certificates	183,842.65
Mortgages on real estate owned	
Unearned interest and discounts	212,793.92
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	10,306.22
Other Liabilities	17,572.42
TOTAL LIABILITIES	5,501,453.69

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	124,985.81
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	124,985.81

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	706,813.96
1. Common stock - total par value (No. shares authorized <u>1M</u>)	100,000.00
(No. shares outstanding <u>1M</u>)	
2. Surplus	158,173.97
3. Undivided profits	448,639.99
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	706,813.96
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	6,333,253.46

GEIBANK INDUSTRIAL BANK
Lakewood
Jefferson County

OFFICERS

John Krieger, President and Chief Executive Officer; Eberhard Gabriel, Sr. Vice President, General Counsel and Assistant Secretary; J. Ronald Graham, Sr. Vice President and Chief Operating Officer; John Avery, Sr. Vice President; James Droege Mueller, Treasurer and Cashier; William Clay, DeWayne Cuthbertson, John McGrath and Thomas Winton, Vice Presidents; David Brown, Assistant Controller, John O'Connor, Secretary; Thomas Johnson, James McKerley and Fred Ravenscroft, Assistant Vice Presidents; Johnathan Dreger, Assistant Secretary and Myrtle Pitsenbarger, Assistant Secretary.

DIRECTORS

John Krieger, J. Ronald Graham, Paul Hanna, W. Alvon Sparks, Jr.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	2,386,898.84
Installment loans	52,534,353.95
Notes discounted and/or purchased	
United States Government Obligations	1,518,713.11
Other bonds	6,216,415.54
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 21,230.44	21,230.44
Leasehold Improvements	
Real estate owned other than bank premises	157,666.00
Automobiles Owned	
Other Assets	825,055.36
TOTAL ASSETS.	63,660,333.22

LIABILITIES

Notes payable to banks	165,967.65
Notes payable (other)	41,030,170.81
Savings deposits	3,301,542.87
Thrift-Investment Certificates	1,108,427.08
Mortgages on real estate owned	71,849.99
Unearned interest and discounts	57,066,025.77
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	
Other Liabilities	
TOTAL LIABILITIES	

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	754,225.97
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	754,225.97

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		5,840,081.51
1. Common stock - total par value (No. shares authorized <u>36,000</u>)		3,600,000.00
(No. shares outstanding <u>36,000</u>)		
2. Surplus		360,884.93
3. Undivided profits		1,879,196.58
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		5,840,081.51
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		\$63,660,333.22

LAKEWOOD BENEFICIAL INDUSTRIAL BANK
Lakewood
Jefferson County

OFFICERS

Forrest Kinney, President, Elizabeth Dawson, Vice President and Treasurer; Deborah Tuxward, Vice President and Secretary; James Downing, Jr., Vice President and Assistant Cashier; Allyn Geer, Vice President and Manager; Thomas Simmons, Vice President; Margaret Anderson, Vice President and Assistant Treasurer.

DIRECTORS

Forrest Kinney, Thomas Simmons, Elizabeth Dawson, Devorah Tuxward.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	14,622.98
Installment loans	2,635,319.40
Notes discounted and/or purchased	170,785.69
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>3,956.51</u>	3,956.51
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	24,829.21
TOTAL ASSETS	2,849,513.79

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	1,463,456.15
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	
Dealers' Reserves	271,212.81
Amounts set aside for interest, taxes, and other expenses	1,603.00
Other Liabilities	3,891.66
TOTAL LIABILITIES	1,740,163.62

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	46,502.65
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	46,502.65

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		1,062,847.52
1.	Common stock - total par value (No. shares authorized <u>5,000</u>)	500,000.00
	(No. shares outstanding <u>5,000</u>)	
2.	Surplus	500,000.00
3.	Undivided profits	62,847.52
4.	Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS		1,062,847.52
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		2,849,513.79

LAKEWOOD 1st INDUSTRIAL BANK
Lakewood
Jefferson County

OFFICERS

Richard Van Winkle, President; Harley Abshire, Vice President;
B. Lynne Murray, Secretary; Ted Davis, Treasurer; M. McKenzie,
Assistant Secretary.

DIRECTORS

Harley Abshire, W. Harold Dobson, Clifford Katalin and Richard Van Winkle.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	125,036.32
Installment loans.	3,498,741.63
Notes discounted and/or purchased.	959,577.71
United States Government Obligations	
Other bonds. Municipal Securities	392,045.57
Corporate stocks	
Bank Premises \$ 109,800.00 ; Furniture & Fixtures \$ 1,712.27	111,512.27
Leasehold Improvements	8,789.91
Real estate owned other than bank premises	189,510.20
Automobiles Owned.	490.85
Other Assets	227,526.01
TOTAL ASSETS.	5,513,230.47

LIABILITIES

Notes payable to banks	3,295,500.00
Notes payable (other). . Advance from affiliates.	562,042.59
Savings deposits	871,983.27
Thrift-Investment Certificates	
Mortgages on real estate owned	113,232.75
Unearned interest and discounts.	640.00
Dealers' Reserves.	186,999.44
Amounts set aside for interest, taxes, and other expenses.	117,535.83
Other Liabilities.	5,147,933.88
TOTAL LIABILITIES	5,147,933.88

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	62,681.01
Other reserves on loans.	
Reserves on securities	62,681.01
TOTAL RESERVES ON LOANS AND SECURITIES.	62,681.01

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	302,615.58
1. Common stock - total par value (No. shares authorized 2,000)	200,000.00
(No. shares outstanding 2,000)	
2. Surplus.	50,000.00
3. Undivided profits.	52,615.58
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	302,615.58
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	5,513,230.47

SUMMIT INDUSTRIAL BANK
Lakewood
Jefferson County

OFFICERS

Michael Casey, President; Chester Leiser, Vice President; Jules Green, Secretary and Cashier.

DIRECTORS

Jules Green, Chester Leiser, Warren White.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	328,225.93
Installment loans.	1,088,638.53
Notes discounted and/or purchased.	
United States Government Obligations	150,000.00
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>7,538.38</u>	7,538.38
Leasehold Improvements	3,513.47
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	
TOTAL ASSETS.	50,685.01
	1,628,601.32

LIABILITIES

Notes payable to banks	547,009.49
Notes payable (other)	765,578.53
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	4,480.70
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	17,675.60
Other Liabilities	3,493.27
TOTAL LIABILITIES	1,338,237.52

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	
Other reserves on loans.	8,208.24
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	8,208.24

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		
1.	Common stock - total par value (No. shares authorized <u>2010</u>)	282,155.49
	(No. shares outstanding <u>2010</u>)	201,000.00
2.	Surplus.	
3.	Undivided profits.	50,000.00
4.	Reserve for contingencies and other capital reserves	31,155.49
TOTAL CAPITAL ACCOUNTS.		282,155.49
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.		1,628,601.32

LAMAR INDUSTRIAL BANK
Lamar
Prowers County

OFFICERS

David Buck, Chairman and Vice President; F. Merlin Rife, President and Treasurer; Margaret May, Secretary and Assistant Vice President; C. L. Lehnard, Assistant Secretary.

DIRECTORS

David Buck, Joseph Garbacz and F. Merlin Rife.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	182,390.22
Installment loans.	1,495,126.52
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds. Municipal Bonds	100,000.00
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>4,521.02</u>	4,521.02
Leasehold Improvements	1,355.51
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	56,229.39
TOTAL ASSETS.	1,839,622.66

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	269,669.14
Thrift-Investment Certificates	1,181,476.87
Mortgages on real estate owned	
Unearned interest and discounts.	137,636.73
Dealers' Reserves.	15.00
Amounts set aside for interest, taxes, and other expenses.	37,053.60
Other Liabilities.	26,733.89
TOTAL LIABILITIES	1,652,585.22

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans		24,300.90
Other reserves on loans.	VISA	1,904.01
Reserves on securities		
TOTAL RESERVES ON LOANS AND SECURITIES.		26,204.91

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		160,832.53
1. Common stock - total par value (No. shares authorized <u>1,000</u>)		100,000.00
(No. shares outstanding <u>1,000</u>)		
2. Surplus		50,000.00
3. Undivided profits		10,832.52
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS.		160,832.52
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.		1,839,622.66

MID-CONTINENT INDUSTRIAL BANK
Leadville
Lake County

OFFICERS

Howard Hill, President and Chairman of the Board; Kathryn Ames, Secretary, Treasurer and Cashier.

DIRECTORS

Timothy Berry, Donald Ferrie, Howard Hill, Kenneth Leighton, Leslie Parlin and Patrick Wadsworth.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	162,372.25
Installment loans.	1,202,898.85
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ <u>7,825.28</u>	7,825.28
Leasehold Improvements	3,016.16
Real estate owned other than bank premises	
Automobiles Owned.	5,222.35
Other Assets	60,590.26
TOTAL ASSETS.	1,441,925.15

LIABILITIES

Notes payable to banks	70,000.00
Notes payable (other)	
Savings deposits	133,594.37
Thrift-Investment Certificates	921,239.33
Mortgages on real estate owned	
Unearned interest and discounts	103,803.21
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	50,487.11
Other Liabilities	-843.26
TOTAL LIABILITIES	1,278,280.71

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	13,186.60
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	13,186.60

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		150,457.79
1. Common stock - total par value (No. shares authorized 1,000		100,000.00
(No. shares outstanding 1,000)		
2. Surplus		40,000.00
3. Undivided profits		10,457.79
4. Reserve for contingencies and other capital reserves		150,457.79
TOTAL CAPITAL ACCOUNTS		1,441,925.11
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		1,441,925.11

OFFICERS

DIRECTORS

December 31, 1981

ASSETS

LIABILITIES

RESERVES ON LOANS AND SECURITIES

CAPITAL ACCOUNTS

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CITIZENS INDUSTRIAL BANK
Littleton
Arapahoe County

OFFICERS

Keith Miles, President; Burno Elari, Sr. Vice President; Paul Crawford, and R. C. Dickie, Vice Presidents; T. C. McCamey, Secretary; T. Dalrymple, Assistant Secretary.

DIRECTORS

Edmund Jensen, Keith Miles, Roger Breezley

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	83,810.45
Installment loans	2,722,016.20
Notes discounted and/or purchased	95,014.98
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 21,913.67	21,913.67
Leasehold Improvements	8,291.74
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	50,509.19
TOTAL ASSETS	2,981,556.22

LIABILITIES

Notes payable to banks	1,693,000.00
Notes payable (other)	
Savings deposits	29,671.88
Thrift-Investment Certificates	385 144.27
Mortgages on real estate owned	
Unearned interest and discounts	212 844 01
Dealers' Reserves	1 124 11
Amounts set aside for interest, taxes, and other expenses	41 411.21
Other Liabilities	101.42
TOTAL LIABILITIES	2,363 296.92

PRESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	33,804.43
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	33,804.43

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	584,454.90
1. Common stock - total par value (No. shares authorized <u>38,500</u>)	385 000.00
(No. shares outstanding <u> </u>)	
2. Surplus.	77 000.00
3. Undivided profits.	122,454.90
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	584 454.90
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,931 556.2

FIRST AMERICAN INDUSTRIAL BANK
Littleton
Jefferson County

OFFICERS

William Altman, Chairman of the Board; John Stramel, President;
William W. Altman, Jr., Vice President; Richard Katz, Secretary; and
Amy Carlton, Vice President and Cashier.

DIRECTORS

Richard Katz, Clarence Wilson, William Altman, William Altman, Jr.,
and John Stramel.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	303 219.60
Installment loans.	1 834 240.76
Notes discounted and/or purchased.	125,000.89
United States Government Obligations	312 222.06
Other bonds.	205,022.00
Fed. Funds Sold	150 000.00
Bank Premises \$; Furniture & Fixtures \$ 35,690.18	35 690.18
Leasehold Improvements	28 777.74
Real estate owned other than bank premises	8,993.62
Automobiles Owned.	8,497.45
Other Assets	140,684.62
TOTAL ASSETS.	3,152 348.92

LIABILITIES

Notes payable to banks	376,489.62
NOW Accounts.	248 665.85
Savings deposits	1,620 865.54
Thrift-Investment Certificates	7 971.62
Mortgages on real estate owned	258 001.50
Unearned interest and discounts.	14 680.66
Dealers' Reserves.	154 285.16
Amounts set aside for interest, taxes, and other expenses.	7 541.28
Other Liabilities.	2,688 501.23
TOTAL LIABILITIES	2,688 501.23

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	21 465.59
Other reserves on loans.	
Reserves on securities	21 465.59
TOTAL RESERVES ON LOANS AND SECURITIES.	21 465.59

CAPITAL ACCOUNTS

Capital notes and debentures	442 382.10
Equity capital, total (1 to 4 below)	319,000.00
1. Common stock - total par value (No. shares authorized <u>31,900</u>)	
(No. shares outstanding <u>31,900</u>)	
2. Surplus.	100,000.00
3. Undivided profits.	23 382.10
4. Reserve for contingencies and other capital reserves	442 382.10
TOTAL CAPITAL ACCOUNTS.	3 152,348.92
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	3 152,348.92

LITTLETON BENEFICIAL INDUSTRIAL BANK
Littleton
Jefferson County

OFFICERS

Forrest Kinney, President; Elizabeth Dawson, Vice President and Treasurer; Deborah Tuxward, Vice President and Secretary; James Downing, Jr., Vice President and Assistant Cashier; J. M. Flynn, Vice President and Manager; Thomas Simmons, Vice President; Margaret Anderson, Vice President and Assistant Treasurer.

DIRECTORS

Forrest Kinney, Thomas Simmons, Elizabeth Dawson, Deborah Tuxward

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	26,577.00
Installment loans	3,871,781.88
Notes discounted and/or purchased	203,156.45
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 15,683.44	15,683.44
Leasehold Improvements	644.04
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	8,486.44
TOTAL ASSETS	4,128,329.22

LIABILITIES

Notes payable to banks	2,652,068.54
Notes payable (other)	13,783.31
Savings deposits	16,318.29
Thrift-Investment Certificates	236,770.16
Mortgages on real estate owned	8,216.09
Unearned interest and discounts	7,908.33
Dealers' Reserves	956.74
Amounts set aside for interest, taxes, and other expenses	2,936,021.42
Other Liabilities	
TOTAL LIABILITIES	

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	106,929.01
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	106,929.01

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		1,085,378.75
1. Common stock - total par value (No. shares authorized <u>5,000</u>)		500,000.00
	(No. shares outstanding <u>5,000</u>)	
2. Surplus		500,000.00
3. Undivided profits		85,378.75
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS.		1,085,378.75
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.		4,128,329.22

LITTLETON 1st INDUSTRIAL BANK
Littleton
Arapahoe County

OFFICERS

Richard Van Winkle, President; Mike Hogge, Vice President; B. Lynne Murray,
Secretary Ted Davis, Treasurer; Melba McKinzie, Assistant Secretary.

DIRECTOR

W. Harold Dobson, Mike Hogge, Clifford Katalin, Richard VanWinkle.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	298,491.81
Installment loans.	6,321,502.58
Notes discounted and/or purchased.	4,194,428.05
United States Government Obligations	124,558.45
Other bonds.	510,939.07
Corporate stocks	105,009.03
Bank Premises \$ 98,268.00 ; Furniture & Fixtures \$ 6,741.03	2,411.51
Leasehold Improvements	247,258.61
Real estate owned other than bank premises	152.44
Automobiles Owned.	184,953.96
Other Assets	11,989,705.51
TOTAL ASSETS.	11,989,705.51

LIABILITIES

Notes payable to banks	4,768,800.00
Notes payable (other).	1,065,089.26
Savings deposits	4,265,117.17
Thrift-Investment Certificates	644,826.94
Mortgages on real estate owned	7,311.36
Unearned interest and discounts.	461,780.64
Dealers' Reserves.	433.42
Amounts set aside for interest, taxes, and other expenses.	11,213,358.79
Other Liabilities.	11,213,358.79
TOTAL LIABILITIES	11,213,358.79

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	118,161.80
Other reserves on loans.	118,161.80
Reserves on securities	118,161.80
TOTAL RESERVES ON LOANS AND SECURITIES.	118,161.80

CAPITAL ACCOUNTS

Capital notes and debentures	658,184.92
Equity capital, total (1 to 4 below)	150,000.00
1. Common stock - total par value (No. shares authorized 1,500)	150,000.00
(No. shares outstanding 1,500)	200,000.00
2. Surplus.	308,184.92
3. Undivided profits.	658,184.92
4. Reserve for contingencies and other capital reserves	658,184.92
TOTAL CAPITAL ACCOUNTS.	658,184.92
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	11,989,705.51

OFFICERS

DIRECTORS

Gerald Donahue, William McCowan, Alfred Teti, Larry Kesler and Terry DeLong.

ASSETS

LIABILITIES

RESERVES ON LOANS AND SECURITIES

CAPITAL ACCOUNTS

Capital notes and debentures	10,000.00
Equity capital, total (1 to 4 below)	546,384.46
1. Common stock - total par value (No. shares authorized <u>2,000</u>)	200,000.00
(No. shares outstanding <u>2,000</u>)	
2. Surplus	290,000.00
3. Undivided profits	56,384.46
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	556,384.46
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	5,004,574.81

LONGMONT 1st INDUSTRIAL BANK
Longmont
Boulder County

OFFICERS

Richard Van Winkle, President; James Sharp, Vice President; B. Lynne Murray, Secretary; Ted Davis, Treasurer; M. McKenzie, Assistant Secretary

DIRECTORS

W. Harold Dobson, Clifford Katalin, James Sharp and Richard Van Winkle.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	47,501.42
Installment loans.	2,479,577.37
Notes discounted and/or purchased.	1,082,261.56
United States Government Obligations	40,000.00
Other bonds. . . Municipal Bonds	185,373.90
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ <u>669.03</u>	669.03
Leasehold Improvements	351.32
Real estate owned other than bank premises	28,817.30
Automobiles Owned.	
Other Assets	38,405.26
TOTAL ASSETS.	3,902,957.12

LIABILITIES

Notes payable to banks	
Notes payable (other).	1,613,000.00
Savings deposits	349,073.98
Thrift-Investment Certificates	1,279,491.61
Mortgages on real estate owned	
Unearned interest and discounts.	145,073.34
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	125,552.32
Other Liabilities.	195.40
TOTAL LIABILITIES	3,512,386.66

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	54,668.25
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	54,668.25

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	335,902.26
1. Common stock - total par value (No. shares authorized _____)	
(No. shares outstanding _____)	100,000.00
2. Surplus	100,000.00
3. Undivided profits	135,902.26
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	335,902.26
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	3,902,957.11

LONGMONT SAVINGS INDUSTRIAL BANK
Longmont
Boulder County

OFFICERS

Dexter Krutsch, President; David Buck, Secretary; Dexter Krutsch, Treasurer.

DIRECTORS

Dexter Krutsch, David Buck and J. L. Bailly

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	241,540.30
Installment loans.	2,375,595.70
Notes discounted and/or purchased.	
United States Government Obligations	175,096.33
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 8,433.62	8,433.62
Leasehold Improvements	208.67
Real estate owned other than bank premises	60,743.33
Automobiles Owned.	
Other Assets	48,188.74
TOTAL ASSETS.	2,909,806.69

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	147,244.07
Thrift-Investment Certificates	1,371,802.58
Mortgages on real estate owned	
Unearned interest and discounts.	364,236.93
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	42,765.75
Other Liabilities.	73.42
TOTAL LIABILITIES	1,926,122.75

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	40,131.77
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	40,131.77

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	943,552.17
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	100,000.00
2. Surplus.	50,000.00
3. Undivided profits.	793,552.17
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	943,552.17
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,909,806.69

LONGMONT SUNAMERICA INDUSTRIAL BANK
Longmont
Boulder County

OFFICERS

Milton Katz, President and Director; H. N. Ullestad, Treasurer, Cashier and Director; James Wanner, Secretary and Director; M. Mandel, James Cline Donald Sherwood and Glenn Perkins, Vice Presidents; C. D. Archer, Assistant Vice President; Robert Kapitan and Yolanda Liotta, Assistant Secretaries; Leonard Zych Assistant Cashier and Assistant Treasurer; Kenneth Dacek, Assistant Treasurer.

DIRECTORS

Milton Katz, H. N. Ullestad and James Wanner

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	137,507.84
Installment loans	8,976,034.77
Notes discounted and/or purchased	171,847.72
United States Government Obligations	
Other bonds	478,253.67
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 14,621.21	14,621.21
Leasehold Improvements	2,102.51
Real estate owned other than bank premises	54,117.86
Automobiles Owned	
Other Assets	74,899.04
TOTAL ASSETS	9,909,384.62

LIABILITIES

Notes payable to banks	
Notes payable (other)	7,805,768.43
Savings deposits	385,705.19
Thrift-Investment Certificates	813,622.03
Mortgages on real estate owned	
Unearned interest and discounts	34,242.00
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	59,220.10
Other Liabilities	
TOTAL LIABILITIES	9,098,557.75

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	84,197.00
Other reserves on loans	6,191.54
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	90,388.54

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	720,483.33
1. Common stock - total par value (No. shares authorized <u>10,000</u>)	200,000.00
(No. shares outstanding _____)	
2. Surplus	400,000.00
3. Undivided profits	120,438.33
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	720,438.33
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	9,909,384.62

OFFICERS

DIRECTORS

James Oliver, Brad Oliver, James Thede, Norman DuBois and Michael Considine

ASSETS

LIABILITIES

RESERVES ON LOANS AND SECURITIES

CAPITAL ACCOUNTS

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LOVELAND 1st INDUSTRIAL BANK
Loveland
Larimer County

OFFICERS

Robert Anderson, President; Richard Van Winkle, Vice President;
B. Lynne Murray, Secretary; Melba McKenzie, Assistant Secretary;
Ted Davis, Treasurer.

DIRECTORS

Robert Anderson, W. Harold Dobson, Clifford Katalin and Richard Van Winkle.

December 31, 1961

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	264,330.80
Installment loans.	5,080,491.28
Notes discounted and/or purchased.	841,838.47
United States Government Obligations.	
Other bonds. Municipal.	350,961.81
Corporate stocks.	
Bank Premises \$; Furniture & Fixtures \$ 238.98	238.98
Leasehold Improvements.	3,868.89
Real estate owned other than bank premises.	140,596.98
Automobiles Owned.	309.00
Other Assets.	90,479.55
TOTAL ASSETS.	6,773,115.76

LIABILITIES

Notes payable to banks.	3,104,700.00
Notes payable (other).	
Savings deposits.	545,667.49
Thrift-Investment Certificates.	2,456,693.36
Mortgages on real estate owned.	
Unearned interest and discounts.	77,933.38
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	199,417.75
Other Liabilities.	50,094.64
TOTAL LIABILITIES.	6,434,506.62

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	93,510.34
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	93,510.34

CAPITAL ACCOUNTS

Capital notes and debentures.	
Equity capital, total (1 to 4 below).	245,098.80
1. Common stock - total par value (No. shares authorized)	50,000.00
(No. shares outstanding)	
2. Surplus.	150,000.00
3. Undivided profits.	45,098.80
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	245,098.80
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	6,773,115.76

SAVINGS INDUSTRIAL BANK
Loveland
Larimer County

OFFICERS

David Buck, Chairman, John Wood, President/Treasurer; Luke Coker,
Vice President/Secretary; C. L. Stadler, Assistant Secretary.

DIRECTORS

John Wood, J. L. Baily, D. G. Buck

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	1,305,847.45
Installment loans.	5,768,398.34
Notes discounted and/or purchased.	144,079.09
United States Government Obligations	544,860.43
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 9,426.70	9,426.70
Leasehold Improvements	3,260.59
Real estate owned other than bank premises	132,303.97
Automobiles Owned.	
Other Assets	173,206.24
TOTAL ASSETS.	8,081,382.81

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	677,224.96
Thrift-Investment Certificates	4,024,724.46
Mortgages on real estate owned	
Unearned interest and discounts.	1,225,837.31
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	134,069.12
Other Liabilities.	3,109.93
TOTAL LIABILITIES	6,064,965.78

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	93,921.61
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	93,921.61

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	1,922,495.42
1. Common stock - total par value (No. shares authorized 10,000)	100,000.00
(No. shares outstanding)	
2. Surplus.	100,000.00
3. Undivided profits.	1,722,495.42
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	1,922,495.42
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	8,081,382.81

MEEKER INDUSTRIAL BANK
Meeker
Rio Blanco

OFFICERS

Donald Vanderhoof, President; Robert Cox, Vice President and Secretary
Glenda Stewart, Cashier.

DIRECTORS

Dent Borchard, Robert Cutter, Patricia Merriam, Phillip Ray,
L. Yvonne Ray, R. W. Turner, Jr., Donald Vanderhoof and Robert Cox.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	232,582.36
Installment loans.	1,078,007.07
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	13,500.00
Bank Premises \$; Furniture & Fixtures \$ 37,868.17	37,868.17
Leasehold Improvements	7,615.39
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	152,098.45
TOTAL ASSETS.	1,521,671.44

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	746,169.41
Thrift-Investment Certificates	445,460.00
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	22,126.32
Other Liabilities.	5,098.49
TOTAL LIABILITIES	1,218,854.22

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	5,750.00
Other reserves on loans.	4,481.60
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	10,231.60

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	292,585.62
1. Common stock - total par value (No. shares authorized 2,000)	200,000.00
(No. shares outstanding 2,000)	
2. Surplus.	50,000.00
3. Undivided profits.	42,585.62
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	292,585.62
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,521,671.44

MONTE VISTA INDUSTRIAL BANK
Monte Vista
Rio Grande County

OFFICERS

Ben Bratton, President, Don Schlup, Vice President; Robert Inman,
Secretary; Wesley Stark, Treasurer.

DIRECTORS

Ben Bratton, Allen Freedberg, Robert Inman, Don Schlup, Wesley Stark

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	62,420.73
Installment loans.	415,232.70
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ <u>130,100.00</u> ; Furniture & Fixtures \$ <u>17,452.16</u>	143,552.16
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	13,636.69
TOTAL ASSETS.	634,842.28

LIABILITIES

Notes payable to banks	5,000.00
Notes payable (other).	
Savings deposits	152,617.93
Thrift-Investment Certificates	227,114.64
Mortgages on real estate owned	44,849.61
Unearned interest and discounts.	43,254.72
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	7,584.68
Other Liabilities.	
TOTAL LIABILITIES	480,421.58

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	885.32
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	885.32

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	153,535.38
1. Common stock - total par value (No. shares authorized <u>1000</u> (No. shares outstanding <u>1000</u>)	100,000.00
2. Surplus.	50,000.00
3. Undivided profits.	3,535.38
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	153,535.38
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	634,842.28

OFFICERS

DIRECTORS

Harold Luster, James Mullins, Lynn Sprankle

ASSETS

LIABILITIES

RESERVES ON LOANS AND SECURITIES

CAPITAL ACCOUNTS

MOUNTAIN INDUSTRIAL BANK
Montrose
Montrose County

OFFICERS

Carl O'Neill, President; Charles O'Neill, Executive Vice President; Harold Hartman, Vice President; Perry Flanigan, Secretary/Treasurer.

DIRECTORS

Perry Flanigan, Harold Hartman, Carl O'Neill.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	884,099.63
Installment loans.	2,230,488.83
Notes discounted and/or purchased.	402,358.97
United States Government Obligations	
Other bonds.	387,856.49
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>30,935.71</u>	30,935.71
Leasehold Improvements	
Real estate owned other than bank premises	40,035.92
Automobiles Owned.	
Other Assets	60,612.82
TOTAL ASSETS.	4,036,388.37

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	684,322.71
Thrift-Investment Certificates	2,667,855.67
Mortgages on real estate owned	
Unearned interest and discounts	84,771.33
Dealers' Reserves	52,857.89
Amounts set aside for interest, taxes, and other expenses	66,219.47
Other Liabilities	(1,245.00)
TOTAL LIABILITIES	3,554,782.07

RESERVE ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	51,717.36
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	51,717.36

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	429,888.94
1. Common stock - total par value (No. shares authorized _____)	100,000.00
(No. shares outstanding _____)	
2. Surplus	275,000.00
3. Undivided profits	54,888.94
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	429,888.94
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	4,036,388.7

NORTHGLENN INDUSTRIAL BANK
Northglenn
Adams County

OFFICERS

Herschel Warman, President; Donald Beachler, Vice President;
Harold Kountze, Jr., Secretary; Gary Cogburn, Treasurer; Donald Pomeleo,
Vice President; Dee Ann Chelewski.

DIRECTORS

Donald Beachler, William Frogge, Harold Kountze, Jr., Herschel Warman.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	489,087.51
Installment loans.	2,006,258.57
Notes discounted and/or purchased.	1,815,338.65
United States Government Obligations	542,473.59
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>4,940.62</u>	4,940.62
Leasehold Improvements	9,833.03
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	1,036.73
TOTAL ASSETS.	156,094.04
	5,025,062.76

LIABILITIES

Notes payable to banks	812,398.27
Notes payable (other)	3,519,280.48
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	83,776.90
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	283,524.07
Other Liabilities	4,369.46
TOTAL LIABILITIES	4,703,349.11

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	44,267.78
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	44,267.78

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		
1.	Common stock - total par value (No. shares authorized <u>1,000</u>)	277,445.80
	(No. shares outstanding <u>1,000</u>)	100,000.00
2.	Surplus	
3.	Undivided profits	100,000.00
4.	Reserve for contingencies and other capital reserves	77,445.80
TOTAL CAPITAL ACCOUNTS		277,445.80
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		5,025,062.70

OFFICERS

Richard Turner, President; Frederick Soreason, Jr., Executive Vice President and Cashier; Clarence Beebe and Richard Turner, Vice Presidents.

DIRECTORS

Frederick Sorenson, Jr., Claudine Turner, Richard Turner, Richard Turner, Jr.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	440,654.22
Installment loans.	871,889.13
Notes discounted and/or purchased.	
United States Government Obligations	300,246.13
Other bonds.	100,457.17
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>8,170.77</u>	8,170.77
Leasehold Improvements	12,929.41
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	375,006.86
TOTAL ASSETS.	2,109,353.71

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	1,053,958.31
Thrift-Investment Certificates	873,569.05
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	
Other Liabilities.	4,691.70
TOTAL LIABILITIES	1,932,219.06

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	9,862.30
Other reserves on loans.	287.50
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	10,149.80

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		166,984.85
1. Common stock - total par value (No. shares authorized <u>10,000</u>)		100,000.00
	(No. shares outstanding <u>10,000</u>)	
2. Surplus		25,000.00
3. Undivided profits		41,984.85
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		166,984.85
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		2,109,353.71

AVCO PUEBLO INDUSTRIAL BANK
Pueblo
Pueblo County

OFFICERS

Theodore Cumming, President; William Hansen and William Mylymok, Executive Vice Presidents; Philip Cullen, Vice President and Secretary; Gary Fite, Vice President, Treasurer and Secretary, Richard Bertoni, Controller; C. J. Martinez, Vice President and Cashier.

DIRECTORS

Stephen Brandon, R. T. Cunningham, Philip Cullen,

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	18,222.66
Installment loans.	3,169,402.90
Notes discounted and/or purchased.	
United States Government Obligations	9,773.70
Other bonds.	61,517.90
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 6,123.41	6,123.41
Leasehold Improvements	3,411.71
Real estate owned other than bank premises	19,329.40
Automobiles Owned.	
Other Assets	24,050.91
TOTAL ASSETS.	3,311,832.59

LIABILITIES

Notes payable to banks	
Notes payable (other).	1,933,607.09
Savings deposits	395,649.21
Thrift-Investment Certificates	162,937.69
Mortgages on real estate owned	
Unearned interest and discounts.	167,773.48
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	17,924.09
Other Liabilities.	5,513.87
TOTAL LIABILITIES	2,683,405.43

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	105,173.06
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	105,173.06

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	523,254.10
1. Common stock - total par value (No. shares authorized <u>2M</u>)	200,000.00
(No. shares outstanding <u>2M</u>)	
2. Surplus.	71,902.39
3. Undivided profits.	251,351.71
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	523,254.10
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	3,311,832.59

FIRST SAVINGS INDUSTRIAL BANK
Pueblo
Pueblo County

OFFICERS

Ronald Rainey, President; Virginia Rainey, Executive Vice President;
Clara Prigmore, Vice President/Cashier.

DIRECTORS

Richard Kearney, Clara Prigmore, Ronald Rainey, Rory Rainey, Virginia Rainey,
Neta Sackman.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	694,297.32
Installment loans.	3,755,348.58
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 36,702.75	36,702.75
Leasehold Improvements	95,709.15
Real estate owned other than bank premises	347,712.92
Automobiles Owned.	30,750.00
Other Assets	97,735.47
TOTAL ASSETS.	5,058,256.14

LIABILITIES

Notes payable to banks	50,000.00
Notes payable (other).	
Savings deposits	1,031,829.16
Thrift-Investment Certificates	2,920,981.65
Mortgages on real estate owned	
Unearned interest and discounts.	308,888.69
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	93,980.40
Other Liabilities.	16,312.88
TOTAL LIABILITIES	4,421,992.78

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	28,626.41
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	28,626.41

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	607,637.00
1. Common stock - total par value (No. shares authorized _____)	250,000.00
(No. shares outstanding _____)	
2. Surplus	350,000.00
3. Undivided profits	7,637.00
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	607,637.00
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	5,058,256.11

OFFICERS

DIRECTORS

ASSETSLIABILITIES

CAPITAL ACCOUNTS

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PUEBLO BENEFICIAL INDUSTRIAL BANK
Pueblo
Pueblo County

OFFICERS

Forrest Kinney, President; Elizabeth Dawson, Vice President & Treasurer; Deborah Tuxward, Vice President & Secretary; James Downing, Jr., Vice President and Assistant Cashier; D. L. Nightengale, Vice President and Manager; Thomas Simmons, Vice President; Margaret Anderson, Vice President and Assistant Treasurer.

DIRECTORS

Forrest Kinney, Thomas Simmons, Elizabeth Dawson, Deborah Tuxward.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	9,374.37
Installment loans.	2,391,146.8
Notes discounted and/or purchased.	17,010.19
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>2,925.40</u>	2,925.40
Leasehold Improvements	15,292.75
Real estate owned other than bank premises	51,029.37
Automobiles Owned.	
Other Assets	2,891.75
TOTAL ASSETS.	2,489,670.71

LIABILITIES

Notes payable to banks		
Notes payable (other).		1,102,271.41
Savings deposits		
Thrift-Investment Certificates		
Mortgages on real estate owned		
Unearned interest and discounts.		90,404.20
Dealers' Reserves.		5,117.99
Amounts set aside for interest, taxes, and other expenses.		1,741.31
Other Liabilities.		962.44
TOTAL LIABILITIES		1,200,497.35

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	104,744.21
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	104,744.21

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		1,184,429.15
1. Common stock - total par value (No. shares authorized <u>5,000</u>)		500,000.00
(No. shares outstanding <u>5,000</u>)		
2. Surplus		500,000.00
3. Undivided profits		184,429.15
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		1,184,429.15
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		2,489,670.71

PUEBLO COMMERCIAL CREDIT INDUSTRIAL BANK
Pueblo
Pueblo County

OFFICERS

Thomas Muldowney, President; Joseph Huerta, Edward Quesenberry, Gerald Peterson and Charles Turnbaugh, Vice Presidents; Laura Deveney, Secretary; Stephen Rzeczkowski, Treasurer.

DIRECTORS

Harold Luster, James Mullins and Lynn Sprankle

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	33,608.25
Installment loans.	3,065,405.49
Notes discounted and/or purchased.	
United States Government Obligations	56,558.40
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ _____	
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	79,041.00
TOTAL ASSETS.	3,234,613.14

LIABILITIES

Notes payable to banks	
Notes payable (other)	2,217,706.37
Savings deposits	
Thrift-Investment Certificates	479,083.89
Mortgages on real estate owned	
Unearned interest and discounts	
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	11,093.81
Other Liabilities	49.18
TOTAL LIABILITIES	2,707,933.22

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	58,856.81
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	58,856.81

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		
1. Common stock - total par value (No. shares authorized _____)		100,000.00
(No. shares outstanding _____)		
2. Surplus		150,000.00
3. Undivided profits		217,823.08
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS.		467,823.08
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.		3,234,613.14

PUEBLO 1st. INDUSTRIAL BANK
Pueblo
Pueblo County

OFFICERS

Richard VanWinkle, President; Pablo Ramirez, Vice President;
B. Lynne Murray, Secretary; Melba McKenzie, Assistant Secretary;
Ted Davis, Treasurer.

DIRECTORS

W. Harold Dobson, Clifford Katalin, Pablo Ramirez, Richard VanWinkle.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	60,540.86
Installment loans	325,923.22
Notes discounted and/or purchased	28,730.84
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$ <u>7,099.88</u> ; Furniture & Fixtures \$ <u> </u>	7,099.88
Leasehold Improvements	6,148.03
Real estate owned other than bank premises	
Automobiles Owned	4,354.50
Other Assets - Computer, +, participation exchange	39,728.83
TOTAL ASSETS	472,526.17

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	14,411.89
Thrift-Investment Certificates	115,440.00
Mortgages on real estate owned	
Unearned interest and discounts.	9,640.49
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	10,425.53
Other Liabilities.	3,845.93
TOTAL LIABILITIES	153,763.84

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	6,894.02
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	6,894.02

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	311,868.31
1. Common stock - total par value (No. shares authorized _____)	200,000.00
(No. shares outstanding <u>2,000</u>)	
2. Surplus	40,000.00
3. Undivided profits	71,868.31
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	311,868.31
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	472,526.17

RIFLE INDUSTRIAL BANK
Rifle
Garfield County

OFFICERS

Donald Vanderhoof, President; Joe Carpenter, Jr., Vice President;
Thomas Stuver, Secretary.

DIRECTORS

Jospeh Carpenter, W. Gene Curtis, Richard Morgan, Mike Pruett,
Thomas Stuver and Donald Vanderhoof.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	135,593.06
Installment loans.	786,213.55
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 7,440.11	10,000.00
Leasehold Improvements	7,440.11
Real estate owned other than bank premises	16,423.60
Automobiles Owned.	
Other Assets	18,846.15
TOTAL ASSETS.	974,518.47

LIABILITIES

Notes payable to banks	30,000.00
Notes payable (other).	
Savings deposits	285,900.33
Thrift-Investment Certificates	487,223.38
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	20,883.22
Other Liabilities.	2,025.01
TOTAL LIABILITIES	826,031.94

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	4,011.91
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	4,011.91

CAPITAL ACCOUNTS

Capital notes and debentures	144,474.62
Equity capital, total (1 to 4 below)	100,000.00
1. Common stock - total par value (No. shares authorized 1,000) (No. shares outstanding 1,000)	
2. Surplus.	20,000.00
3. Undivided profits.	24,474.62
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	144,474.62
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	974,518.47

FIRST INDUSTRIAL BANK
Rocky Ford
Otero County

OFFICERS

Charles Miller, President; Barbara Miller, Cashier; John Morrison,
Vice President.

DIRECTORS

Glen Grimsley, Charles Miller, John Morrison

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	619,256.00
Installment loans.	4,657,860.95
Notes discounted and/or purchased.	85,657.60
United States Government Obligations	
Other bonds.	250,103.66
Corporate stocks	
Bank Premises \$ <u>69,201.17</u> ; Furniture & Fixtures \$ <u>17,740.00</u>	86,671.17
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	9,205.13
Other Assets	4,837.00
TOTAL ASSETS.	5,713,591.51

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	871,627.83
Thrift-Investment Certificates	3,995,931.19
Mortgages on real estate owned	
Unearned interest and discounts.	331,191.21
Dealers' Reserves.	970.43
Amounts set aside for interest, taxes, and other expenses.	3,245.38
Other Liabilities.	7,017.85
TOTAL LIABILITIES	5,209,895.89

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	23,543.16
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	23,543.16

CAPITAL ACCOUNTS

Capital notes and debentures	100,000.00
Equity capital, total (1 to 4 below)	380,000.00
1. Common stock - total par value (No. shares authorized <u>15M</u>)	150,000.00
(No. shares outstanding <u> </u>)	
2. Surplus.	70,000.00
3. Undivided profits.	160,152.46
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	480,152.46
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	5,713,591.51

SALIDA INDUSTRIAL BANK
Salida
Chaffee County

OFFICERS

Louis Incerto, Jr., President/Secretary; David Buck, Chairman/Director;
Ravenna Owens, Assistant Vice President.

DIRECTORS

David Buck, Fred Griffith, Louis Incerto, Jr.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	264,403.29
Installment loans.	1,898,479.72
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ _____	
Leasehold Improvements	10,439.05
Real estate owned other than bank premises	1,446.48
Automobiles Owned.	
Other Assets	
TOTAL ASSETS.	20,376.15
	2,195,144.64

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	300,000.00
Thrift-Investment Certificates	1,136,381.71
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	479,639.74
Amounts set aside for interest, taxes, and other expenses.	
Other Liabilities.	52,823.45
TOTAL LIABILITIES	35,436.22
	2,004,281.11

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	28,532.12
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	28,532.12

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		
1. Common stock - total par value (No. shares authorized _____)		162,331.45
(No. shares outstanding _____)		100,000.00
2. Surplus		50,000.00
3. Undivided profits		12,331.45
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		162,331.45
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		2,195,144.69

YAMPA VALLEY INDUSTRIAL BANK
Steamboat Springs
Routt County

OFFICERS

James O'Dell, President; Louise Mitchell, Executive Vice President;
James Makowski, Secretary/Cashier.

DIRECTORS

James O'Dell, Jeanne O'Dell, Louise Mitchell and James Makowski

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	120,134.33
Installment loans	700,316.19
Notes discounted and/or purchased	
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>2,658.94</u>	2,658.94
Leasehold Improvements	28,426.55
Real estate owned other than bank premises	
Automobiles Owned	5,102.16
Other Assets	40,192.48
TOTAL ASSETS	896,830.66

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	248,639.56
Thrift-Investment Certificates	485,535.63
Mortgages on real estate owned	
Unearned interest and discounts.	9,264.46
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	610.04
Other Liabilities.	24.20
TOTAL LIABILITIES	744,073.89

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		152,756.75
1. Common stock - total par value (No. shares authorized)		100,000.00
(No. shares outstanding _____)		
2. Surplus		20,000.00
3. Undivided profits		32,756.75
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		152,756.75
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		896,830.66

STERLING INDUSTRIAL BANK
Sterling
Logan County

OFFICERS

William Kinney, President; James Elliff, Vice President; Kenneth Lawrence,
Secretary/Treasurer.

DIRECTORS

John Elliff, James Elliff, William Kinney, Kenneth Lawrence and
Bernard Hecker

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	260,339.34
Installment loans.	5,176,472.16
Notes discounted and/or purchased.	1,090,013.13
United States Government Obligations	10,686.00
Other bonds.	5,240.00
Corporate stocks	179,699.76
Bank Premises \$ <u>84,771.03</u> ; Furniture & Fixtures \$ <u>94,928.73</u>	
Leasehold Improvements	
Real estate owned other than bank premises	1,312.96
Automobiles Owned.	411,211.25
Other Assets	
TOTAL ASSETS.	7,134,974.60

LIABILITIES

Notes payable to banks	761,998.15
Notes payable (other)	5,531,745.45
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	
Dealers' Reserves	174,422.92
Amounts set aside for interest, taxes, and other expenses	14,096.85
Other Liabilities	21,702.25
TOTAL LIABILITIES	6,708,591.00

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	
Other reserves on loans.	31,018.83
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	31,018.83

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		
1.	Common stock - total par value (No. shares authorized <u>10250</u>)	395,364.71
	(No. shares outstanding <u>10250</u>)	250,000.00
2.	Surplus	
3.	Undivided profits	120,000.00
4.	Reserve for contingencies and other capital reserves	25,364.71
TOTAL CAPITAL ACCOUNTS.		395,364.71
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.		7,134,974.60

STRASBURG INDUSTRIAL BANK
Strasburg
Arapahoe County

OFFICERS

Gary Rife, Chairman of the Board; Barbara Capansky, President;
Robert Buchanan, Secretary; Connie Moos, Cashier

DIRECTORS

Robert Buchanan, Barbara Capansky, Gary Rife, Gerald Zion

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	62,752.38
Installment loans.	443,884.09
Notes discounted and/or purchased.	27,376.65
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>6,750.44</u>	6,750.44
Leasehold Improvements	3,009.50
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	18,850.16
TOTAL ASSETS.	562,623.22

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	78,259.54
Thrift-Investment Certificates	319,707.07
Mortgages on real estate owned	
Unearned interest and discounts.	4,205.23
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	14,267.82
Other Liabilities.	4,585.40
TOTAL LIABILITIES	421,025.06

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	5,366.73
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	5,366.73

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		136,231.43
1. Common stock - total par value (No. shares authorized <u>5,000</u>)		100,000.00
(No. shares outstanding <u>5,000</u>)		
2. Surplus		25,000.00
3. Undivided profits		11,231.43
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		136,231.43
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		562,623.22

THORNTON BENEFICIAL INDUSTRIAL BANK
Thornton
Denver County

OFFICERS

Forrest Kinney, President; Elizabeth Dawson, Vice President and Treasurer;
Deborah Tuxward, Vice President and Secretary; James Downing, Jr.,
Vice President and Assistant Cashier; Roger Stein, Vice President
and Manager, Thomas Simmons, Vice President; Margaret Anderson, Vice
President and Assistant Treasurer;

DIRECTORS

Forrest Kinney, Thomas Simmons, Elizabeth Dawson, Deborah Tuxward.

December 31, 1961

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	28,189.69
Installment loans.	2,416,715.15
Notes discounted and/or purchased.	146,512.75
United States Government Obligations	9,352.50
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 21,179.96	21,179.96
Leasehold Improvements	27,006.04
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	24,300.81
TOTAL ASSETS.	2,673,256.90

LIABILITIES

Notes payable to banks	1,208,928.34
Notes payable (other).	93,497.52
Savings deposits	51,374.63
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	170,371.27
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	18,317.47
Other Liabilities.	3,357.00
TOTAL LIABILITIES	1,545,846.23

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	38,716.32
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	38,716.32

CAPITAL ACCOUNTS

Capital notes and debentures	1,088,694.35
Equity capital, total (1 to 4 below)	500,000.00
1. Common stock - total par value (No. shares authorized <u>5,000</u>)	
(No. shares outstanding <u>5,000</u>)	
2. Surplus.	500,000.00
3. Undivided profits.	88,694.35
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	1,088,694.35
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,673,256.90

TRINIDAD BENEFICIAL INDUSTRIAL BANK

Trinidad
Los Animas County

OFFICERS

Forrest Kinney, President; Elizabeth Dawson, Vice President & Treasurer; Deborah Dawson, Vice President and Secretary; James Downing, Vice President and Assistant Cashier; G. R. Solano, Vice President and Manager; Thomas Simmons, Vice President; Margaret Anderson, Vice President and Assistant Treasurer.

DIRECTORS

Forrest Kinney, Thomas Simmons, Elizabeth Dawson, Deborah Tuxward.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	85,802.01
Installment loans	1,398,968.54
Notes discounted and/or purchased	6,129.14
United States Government Obligations	630,700.75
Other bonds	
Corporate stocks	
Bank Premises \$ 55,066.67 ; Furniture & Fixtures \$ 59,422.60	114,489.27
Leasehold Improvements	1,299.22
Real estate owned other than bank premises	5,833.33
Automobiles Owned	
Other Assets	124,871.39
TOTAL ASSETS	2,368,093.62

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	587,918.29
Thrift-Investment Certificates	282,395.39
Mortgages on real estate owned	
Unearned interest and discounts.	144,730.43
Dealers' Reserves.	12,367.87
Accounts set aside for interest, taxes, and other expenses.	4,811.24
Other Liabilities.	5.59
TOTAL LIABILITIES	1,032,228.81

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	40,136.90
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	40,136.90

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		1,295,727.94
1.	Common stock - total par value (No. shares authorized <u>5,000</u>)	500,000.00
	(No. shares outstanding <u>5,000</u>)	
2.	Surplus	500,000.00
3.	Undivided profits	295,727.94
4.	Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS		1,295,727.94
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		2,368,093.62

VAIL FIRSTBANK INDUSTRIAL BANK
Vail
Eagle County

OFFICERS

R. Kent Landmark, President; Larry Hauserman, Secretary; Roger Reisher,
Chairman of the Board

DIRECTORS

R. Kent Landmark, Roger Reisher, Larry Hauserman

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	145,000.00
Installment loans.	
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ _____	
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	
TOTAL ASSETS.	145,000.00

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	
Other Liabilities.	
TOTAL LIABILITIES	

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	

CAPITAL ACCOUNTS

Capital notes and debentures	145,000.00
Equity capital, total (1 to 4 below)	100,000.00
1. Common stock - total par value (No. shares authorized <u>1,000</u>) (No. shares outstanding <u>1,000</u>)	
2. Surplus.	20,000.00
3. Undivided profits.	25,000.00
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	145,000.00
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	145,000.00

FIRST WALSENBURG INDUSTRIAL BANK
Walsenburg
Huerfano County

OFFICERS

Ann Kurtz, President; Jacqueline Holland, Vice President and Cashier

DIRECTORS

Jay Cook, E. A. Gaytan, Ann Kurtz, Virgil Ladurini, Fred Menghini

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	305,770.94
Installment loans.	183,181.60
Notes discounted and/or purchased.	960,711.57
United States Government Obligations	132,536.50
Other bonds.	
Corporate stocks	
Bank Premises \$ <u>21,663.04</u> ; Furniture & Fixtures \$ <u>6,131.48</u>	27,794.52
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	86,904.88
TOTAL ASSETS.	1,696,900.01

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	126,428.97
Thrift-Investment Certificates	1,270,144.55
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	58,815.26
Other Liabilities.	
TOTAL LIABILITIES	1,455,388.78

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	14,316.46
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	14,316.46

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	227,194.77
1. Common stock - total par value (No. shares authorized <u>1,000</u>)	100,000.00
(No. shares outstanding <u>1,000</u>)	
2. Surplus.	30,000.00
3. Undivided profits.	97,194.77
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	227,194.77
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,696,900.01

WELLINGTON COLORADO INDUSTRIAL BANK
Wellington
Larimer County

OFFICERS

Norman Dubois, President; James Thede, Executive Vice President;
Gloria Korell, Cashier.

DIRECTORS

J. H. Oliver, Bradley Oliver, Norman Dubois, Mike Considine, James Thede

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	316,641.14
Installment loans.	285,880.55
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 24,466.58	24,466.58
Leasehold Improvements	17,508.77
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	20,370.43
TOTAL ASSETS.	664,867.47

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	223,972.57
Thrift-Investment Certificates	212,142.34
Mortgages on real estate owned	
Unearned interest and discounts.	4,556.24
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	6,656.85
Other Liabilities.	4,250.63
TOTAL LIABILITIES	451,578.63

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	150.00
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	150.00

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	213,138.84
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	150,000.00
2. Surplus.	30,000.00
3. Undivided profits.	33,138.84
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	213,138.84
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	664,867.47

ADAMS INDUSTRIAL BANK
Westminster
Jefferson County

OFFICERS

Beverly Mucha, President; Bruce Bradbury, Vice President; Nancy Garnes, Cashier; Julie Murray, Secretary; Margo Neuhauser, Assistant Secretary; Margaret Heisler, Assistant Cashier; Anna Gonzales, Assistant Cashier.

DIRECTORS

Ronald Weiszmann, Beverly Mucha, Bruce Bradbury

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	210,751.37
Installment loans.	1,300,419.70
Notes discounted and/or purchased.	177,333.55
United States Government Obligations	53,716.85
Other bonds.	
Corporate stocks	82,080.00
Bank Premises \$ _____; Furniture & Fixtures \$ 22,034.28	22,034.28
Leasehold Improvements	25,936.46
Real estate owned other than bank premises	213,946.93
Automobiles Owned.	
Other Assets	40,751.32
TOTAL ASSETS.	2,126,970.42

LIABILITIES

Notes payable to banks	438,794.44
Notes payable (other)	1,295,476.34
Savings deposits	40,910.56
Thrift-Investment Certificates	25,872.91
Mortgages on real estate owned	
Unearned interest and discounts	
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	35,946.33
Other Liabilities	139.90
TOTAL LIABILITIES	1,837,140.44

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	22,893.80
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	22,893.80

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		266,936.18
1. Common stock - total par value (No. shares authorized <u>1,000</u>)		100,000.00
(No. shares outstanding <u>1,000</u>)		
2. Surplus		160,000.00
3. Undivided profits		6,936.18
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		266,936.18
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		2,126,970.42

AVCO WESTMINSTER INDUSTRIAL BANK
Westminster
Adams County

OFFICERS

Theodore Cumming, President; William Hansen and William Mylymok,
Executive Vice Presidents; Philip Cullen, Vice President & Secretary;
Gary Fite, Vice President, Treasurer and Assistant Secretary;
Richard Bertoni, Controller, John Finley, Vice President and Cashier

DIRECTORS

Stephen Brandon, Henry Coll, Philip Cullen, Gary Fite, Herbert Smith,
Gerald Gilstrap.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	22,548.38
Installment loans.	3,235,413.37
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	95,150.45
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 2,407.50	2,407.50
Leasehold Improvements	4,059.85
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	21,145.29
TOTAL ASSETS.	3,380,724.84

LIABILITIES

Notes payable to banks	
Notes payable (other).	1,720,885.79
Savings deposits	306,355.86
Thrift-Investment Certificates	385,578.93
Mortgages on real estate owned	
Unearned interest and discounts.	249,040.28
Dealers' Reserves.	136.22
Amounts set aside for interest, taxes, and other expenses.	30,495.30
Other Liabilities.	7,336.91
TOTAL LIABILITIES	2,699,829.29

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	104,112.93
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	104,112.93

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	576,782.62
1. Common stock - total par value (No. shares authorized 2M)	200,000.00
(No. shares outstanding 2M)	
2. Surplus.	36,487.16
3. Undivided profits.	340,295.46
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	576,782.62
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	3,380,724.84

NORTH CONTINENTAL INDUSTRIAL BANK
Westminster
Adams County

OFFICERS

Gerald Donahue, Chairman; Terry DeLong, President; Ron Kientz and Don Brown, Vice President; James Howse, Sr. Vice President and Treasurer; Stephen Killough, Vice President and Secretary, Ruth Falbe, Assistant Vice President and Assistant Secretary, Jackie Archuleta, Administration Officer and Assistant Secretary, Don Brown, Vice President.

OFFICERS

Gerald Donahue, William McGowan, Alfred Teti, Larry Kesler, Terry DeLong.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.		428,544.32
Installment loans.		8,279,138.66
Notes discounted and/or purchased.		107,581.66
United States Government Obligations		161,230.68
Other bonds.		
Corporate stocks		
Bank Premises \$; Furniture & Fixtures \$ <u>4,107.01</u>		4,107.01
Leasehold Improvements		7,357.60
Real estate owned other than bank premises		
Automobiles Owned.		
Other Assets		14,813.81
TOTAL ASSETS.		9,002,773.71

LIABILITIES

Notes payable to banks	2,772,588.11
Notes payable (other)	538,484.74
Savings deposits	3,616,085.92
Thrift-Investment Certificates	809,163.79
Mortgages on real estate owned	4,874.99
Unearned interest and discounts	217,336.25
Dealers' Reserves	67,984.95
Amounts set aside for interest, taxes, and other expenses	8,026,518.79
Other Liabilities	
TOTAL LIABILITIES	

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	75,823.00
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	75,823.00

CAPITAL ACCOUNTS

Capital notes and debentures		140,000.00
Equity capital, total (1 to 4 below)		760,431.99
1. Common stock - total par value (No. shares authorized _____)		
(No. shares outstanding _____)		100,000.00
2. Surplus		
3. Undivided profits		310,000.00
4. Reserve for contingencies and other capital reserves		350,431.99
TOTAL CAPITAL ACCOUNTS		900,431.99
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		\$9,002,773.78

CREDITRIFT OF AMERICA INDUSTRIAL BANK
Wheat Ridge
Jefferson County

OFFICERS

Wendell Dixon, President, Louis Durfee, Eldo Taylor, George Woodruff, Rossiter Armstrong, Fred Kohlruess, James Richards, John Bolger, Troy Goodwin, R. Bruce Dunlap, Gay Francis, David Seeley and Joseph Timpone, Vice Presidents; Carl Bosecker, Secretary; Lysle Abbott, Assistant Secretary, James Robinson, Treasurer and Webster Vause, Cashier and Vice President.

DIRECTORS

Carl Bosecker, Wendell Dixon, Louis Durfee, Eldo Taylor and Webster Vause.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	1,100.00
Installment loans	4,309,076.00
Notes discounted and/or purchased	52,200.58
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>3,506.71</u>	3,506.71
Leasehold Improvements	
Real estate owned other than bank premises	13,817.06
Automobiles Owned	
Other Assets	652.28
TOTAL ASSETS	4,380,352.64

LIABILITIES

Notes payable to banks	1,440,827.27
Notes payable (other)	
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	1,535,328.01
Dealers' Reserves	1,401.81
Amounts set aside for interest, taxes, and other expenses	5,586.36
Other Liabilities	
TOTAL LIABILITIES	2,983,143.45

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	109,031.91
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	109,031.91

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		1,288,177.28
1. Common stock - total par value (No. shares authorized <u>2,000</u>)		200,000.00
(No. shares outstanding <u>2,000</u>)		
2. Surplus		800,000.00
3. Undivided profits		288,177.28
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		1,288,177.28
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		4,380,352.64

REPUBLIC INDUSTRIAL BANK
Widefield
El Paso County

OFFICERS

R. David Swales, President; Curtiss Stearns, Executive Vice President and Cashier.

DIRECTORS

Walter Watts, Franklin Dowis, Willie Haley, R. David Swales and Curtiss Stearns.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	680,561.40
Installment loans.	4,217,052.89
Notes discounted and/or purchased.	172,334.34
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 69,462.04	69,462.04
Leasehold Improvements	36,055.05
Real estate owned other than bank premises	305,774.10
Automobiles Owned.	
Other Assets	257,788.31
TOTAL ASSETS.	5,739,028.13

LIABILITIES

Notes payable to banks	16,811.04
Notes payable (other).	1,489,124.43
Savings deposits	3,601,952.03
Thrift-Investment Certificates	63,305.21
Mortgages on real estate owned	32,934.85
Unearned interest and discounts.	
Dealers' Reserves.	89,534.17
Amounts set aside for interest, taxes, and other expenses.	137,579.37
Other Liabilities.	
TOTAL LIABILITIES	5,431,241.10

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	45,747.55
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	45,747.55

CAPITAL ACCOUNTS

Capital notes and debentures	262,039.48
Equity capital, total (1 to 4 below)	110,400.00
1. Common stock - total par value (No. shares authorized 1104)	
(No. shares outstanding 1104)	
2. Surplus.	138,800.00
3. Undivided profits.	12,839.48
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	262,039.48
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	5,739,028.13

WINDSOR SAVINGS INDUSTRIAL BANK
Windsor
Weld County

OFFICERS

Eileen Crone, President/Treasurer; David Buck, Secretary; Thomas Kimble, Vice President; Charles Stadler, Assistant Secretary.

DIRECTORS

David Buck, Eileen Crone, Thomas Kimble, Charles Stadler

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	169,973.62
Installment loans	219,524.34
Notes discounted and/or purchased	
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>20,841.92</u>	20,841.92
Leasehold Improvements	27,064.34
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	32,685.95
TOTAL ASSETS	470,090.11

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	30,850.23
Thrift-Investment Certificates	52,333.84
Mortgages on real estate owned	
Unearned interest and discounts	
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	4,610.00
Other Liabilities	842.00
TOTAL LIABILITIES	88,636.07

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	4,391.47
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	4,391.47

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		377,062.6
1. Common stock - total par value (No. shares authorized <u>2,500</u>)		250,000.00
(No. shares outstanding <u>2,500</u>)		
2. Surplus		50,000.00
3. Undivided profits		77,062.63
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		377,062.63
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		470,090.1

WRAY INDUSTRIAL BANK
Wray
Yuma County

OFFICERS

Robert Owens, President; Robert Buchanan, Secretary.

DIRECTORS

Robert Buchanan, Robert Owens, Gary Rife and Gerald Zion.

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	114,654.71
Installment loans	1,274,239.91
Notes discounted and/or purchased	509,269.91
United States Government Obligations	
Other bonds	204,046.66
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 7,715.95	7,715.94
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	48,785.17
TOTAL ASSETS	2,154,711.30

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	252,326.81
Thrift-Investment Certificates	1,674,450.15
Mortgages on real estate owned	
Unearned interest and discounts	20,644.10
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	39,039.38
Other Liabilities	8,351.38
TOTAL LIABILITIES	1,994,811.82

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	11,885.42
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	11,885.42

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	
1. Common stock - total par value (No. shares authorized 10,000)	148,014.06
(No. shares outstanding 10,000)	100,000.00
2. Surplus	30,000.00
3. Undivided profits	18,014.06
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	148,014.06
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	2,154,711.30

YUMA INDUSTRIAL BANK
Yuma
Yuma County

OFFICERS

Robert Owens, President and Cashier; Robert Wilson, Vice President;
Robert Buchanan, Secretary.

DIRECTORS

Robert Buchanan, Robert Owens, Gary Fite, Robert Wilson, Gerald Zion

December 31, 1981

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	195,954.79
Installment loans	1,574,064.46
Notes discounted and/or purchased	12,841.65
United States Government Obligations	
Other bonds	74,549.12
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>6,226.53</u>	6,226.53
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	62,518.65
TOTAL ASSETS	1,926,155.20

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	193,346.59
Thrift-Investment Certificates	1,527,209.39
Mortgages on real estate owned	
Unearned interest and discounts	9,570.04
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	48,625.17
Other Liabilities	4,375.03
TOTAL LIABILITIES	1,783,126.22

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	2,000.00
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	2,000.00

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	141,028.98
1. Common stock - total par value (No. shares authorized <u>5,000</u>)	100,000.00
(No. shares outstanding <u>5,000</u>)	
2. Surplus	20,000.00
3. Undivided profits	21,028.98
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	141,028.98
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,926,155.20